



The Massachusetts Department of Housing & Community Development

Program Book

Argeo Paul Cellucci, Governor
Jane Swift, Lieutenant Governor
Jane Wallis Gumble, Director

One Congress Street, 10th Floor
Boston, Massachusetts 02114

Telephone: (617) 727-7765
Website: www.state.ma.us/dhcd

AN OVERVIEW OF THE DEPARTMENT OF HOUSING & COMMUNITY DEVELOPMENT

The focus of the Department of Housing and Community Development (DHCD) is on both housing issues and municipal concerns and in both areas the Department serves as the lead state agency. The present responsibilities of DHCD illustrate the recognition by the Executive and Legislative branches of the Commonwealth that the problems which confront our cities and towns can be addressed most effectively by the establishment of a state level agency concerned with local issues, housing and community development.

DHCD, formerly known as the Executive Office of Communities and Development, continues to be concerned with solving these problems and acts as the leading advocate for local governments and community agencies. In this role DHCD makes state and federal funds and technical assistance available to strengthen communities and help them plan new developments, encourage economic development, revitalize older areas, improve local government management, build and manage public housing, stimulate affordable housing through the private sector and respond to the needs of low-income people. The Department administers the state's public housing programs, coordinates its anti-poverty efforts, allocates federal community development program funds and provides a variety of services to local government officials.

THE DIRECTOR / EXECUTIVE OFFICE

The Director, appointed by the Governor, administers and maintains executive authority over all phases of departmental activities and coordinates policy with the Governor and the rest of the Administration. The Director is a member of the Board of Directors of the Massachusetts Housing Development Finance Corporation, Community Economic Development Assistance Corporation and the Local Government Advisory Committee. In addition, the Director of DHCD is a member of numerous other state boards and commissions.

The Office of the Director includes the office of the Deputy Director for Policy and the Deputy Director for Administration and Finance as well as the Office of the Chief Counsel.

ASSOCIATE DIRECTORS

The Department of Housing and Community Development is responsible for a diverse number of programs and services that are administered through four divisions, each headed by an associate director.

DIVISION OF NEIGHBORHOOD SERVICES

Kenneth Spicer, Associate Director 617-727-7004

The Division is responsible for planning, implementing and monitoring the delivery of federal and state anti-poverty, neighborhood economic development, homelessness prevention, fuel assistance and weatherization programs across the Commonwealth, working in cooperation with the federal government, other state agencies, local and regional non-profits and the private sector.

DIVISION OF MUNICIPAL DEVELOPMENT

Robert Ebersole, Associate Director 617-727-7001

Community Services concerns itself with the complex problems facing Massachusetts communities and uses the agency's financial and human resources to help municipal governments holistically by building capacity, stabilizing their condition and improving their quality of life. The Division is involved with infrastructure development and improvement, municipal government capacity building, land use planning, local economic development, housing rehabilitation and social services. Community Services also provides direct consulting, information and training services programs to all local governments. The Division also provides a referral

service to help communities access the services they need both inside and outside DHCD.

DIVISION OF PUBLIC HOUSING & RENTAL ASSISTANCE

Marc Slotnick, Associate Director 617-727-7130

This Division has the responsibility for administrative oversight of all state-aided public and private housing programs that address the housing needs of low- and moderate-income families, the elderly and persons with disabilities. The Division is comprised of: the Bureau of Section 8 Programs, which cover rental subsidies, upgrading of substandard rental housing and a wide spectrum of support services tied to a rental subsidy; the Bureau of the Massachusetts Rental Voucher Program, which provides rental subsidies in a flexible way that is more responsive to client choices; the Bureau of Asset Management which oversees the operation and management of 254 local housing authorities and their 49,368 public housing units; the Bureau of Housing Finance which has fiscal oversight of the financial records and capital expenditures of local housing authorities; the Bureau of Housing Development and Construction which has responsibilities for the design, development and construction of new public housing units and the modernization of existing ones; and the Bureau of Housing Inspections which conducts or supervises inspections of residential properties under various state financing, subsidy or other programs.

DIVISION OF PRIVATE HOUSING

Katherine Racer, Associate Director, 617-727-7824

The Division of Private Housing provides affordable homeownership and rental opportunities in the private sector. Among the programs that are administered by the division are those that fund and encourage the development of mixed-income projects sponsored by community housing partnerships and developers, that make housing overstock and foreclosure properties available to first time homebuyers, and that provide advantageous home financing terms for low- and moderate-income families.

OTHER COMPONENTS OF DHCD

These components include the Housing Appeals Committee, the Manufactured Housing Commission, the Massachusetts Neighborhood Crime Watch Commission and the Commission on Indian Affairs.

DHCD'S READY REFERENCE GUIDE

IF YOU ARE A LOCAL OFFICIAL, NOTE THE FOLLOWING PROGRAMS

All programs under Municipal Development
Chapter 121A Urban Redevelopment Corp. - PILOT
Chapter 79A Relocation Program
Low Income Home Energy Assistance
Low Income Weatherization Assistance
Indian Affairs and Assistance
Mass.Community Development Block Grant
Municipal Technical Assistance
Housing Appeals Committee - 40B
Local Initiative Program
Manufactured Housing Commission
Housing Stabilization Fund
Quasi-Public Agencies

IF YOU ARE A DEVELOPER, NOTE THE FOLLOWING PROGRAMS

HOME
Housing Appeals Committee
Section 8 Moderate Rehab Program
Local Initiative Program
Low Income Housing Tax Credits
Housing Stabilization Fund
All programs under Quasi-Public Agencies

IF YOU ARE A MEMBER OF A LOCAL HOUSING AUTHORITY, NOTE THE FOLLOWING PROGRAMS

Assistance for Public Housing Development/Capital Improvement Grants
Public Housing Operating Subsidy
Family Housing
Section 8 Voucher
Special Needs Housing
Elderly Low Income Housing

DHCD'S PHONE NUMBERS

(All in area code 617)

EXECUTIVE OFFICE DHCD

727-7765

Jane Gumble, Director

727-7765

Sarah Young, Deputy Director for Policy Development

727-7765

Tara Frier, Chief of Staff / Affirmative Action

727-7765

Alex Whiteside, Chief Counsel

727-7078

Tom Simard, Deputy Director for Administration & Finance

727-7147

Eric Gedstad, Director of Communications

727-7765

DIVISION OF PUBLIC HOUSING AND RENTAL ASSISTANCE

727-7130

Marc Slotnick, Associate Director

727-7130

Public Housing Finance

727-7130

Public Housing Development & Construction

727-7130

Public Housing Management & Tenant Services

727-7130

Section 8 Rental Assistance

727-7130

Massachusetts Rental Voucher Assistance

727-7130

DIVISION OF PRIVATE HOUSING

727-7824

Catherine Racer, Associate Director

727-7824

Tax Credits

727-7824

HOME

727-7824

Local Initiative Program

727-7824

Housing Innovation Fund

727-7824

Housing Stabilization Fund

727-7824

DIVISION OF MUNICIPAL DEVELOPMENT

727-7001

Bob Ebersole, Associate Director

727-7001

COMMUNITY RESPONSE LINE (toll free)

(877) CRL-DHCD

TOLL FREE number for municipal affairs

(800) 392-6445

Planning & Municipal Management

727-7001

Regionalism

727-7001

Zoning	727-7001
Community & Economic Development	727-7001
Relocations	727-7001
121A Corporations	727-7001

DIVISION OF NEIGHBORHOOD SERVICES	727-7004
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Ken Spicer, Associate Director	727-7004
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TOLL FREE FOR FUEL ASSISTANCE	(800) 632-8175
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McKinney Emergency Services Homeless Grant Program	727-7004
Fuel Assistance Unit	727-7004
Energy Conservation Unit	727-7004

Neighborhood Services & Economic Opportunity Programs:	
Community Services Block Grant	727-7004
Housing Services Program	727-7004
Community Food & Nutrition Program	727-7004
Community Enterprise Economic Development Program	727-7004
Low Income Sewer and Water Assistance Program	727-7004
Massachusetts Neighborhood Crime Watch Commission	727-7004

HOUSING APPEALS COMMITTEE	727-6192
COMMISSION ON INDIAN AFFAIRS	727-6966
MANUFACTURED HOUSING	727-7001

QUASI-PUBLIC ORGANIZATIONS	
Community Development Finance Corporation (CDFC)	482-9141
Community Economic Development Assistance Corporation (CEDAC)	727-5944
Mass Housing Finance Agency (MHFA)	854-1000
Mass Housing Partnership (MHP)	338-7868
Mass Development Finance Agency (MDFA)	727-8257

Division of Municipal Development



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The Municipal Incentive Grant Program

Fact Sheet

Municipal Incentive Grants (MIGs) are designed to assist local government officials in the planning, management and operations of cities and towns, and in the training of local officials. The program provides grants to pay for consultant assistance and enables communities, individually or working together, to address particular issues, define solutions, and implement improvements in service delivery.

Who is eligible

Any city, town, or groups of municipalities acting through a lead community, regional councils of governments, regional planning agency or county in the Commonwealth.

Application process

The MIGs Program is a two-step competition process for specifically targeted subject areas. Initial decisions will be made upon a letter of interest process, following which selected applicants will be invited to submit a final application. The FY2000 MIGs program targeted topics in the specific areas of planning and municipal management:

- affordable housing strategies
- capital improvement plans
- computerization/software projects
- economic development strategies
- fiscal management studies
- geographic information system needs assessments
- visioning studies/goals & objectives
- growth management/sustainable development strategies
- organizational studies
- regionalization projects

Please note that communities may only apply for one MIG during the fiscal year. However, a community

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applying for a grant on its own may also be a participant in one regional grant. Regional councils of governments, regional planning agencies and counties may apply for up to two grants during the fiscal year.

Grant amounts

\$35,000 maximum for a city or town

\$60,000 maximum for regional entities

(groups of communities, regional councils of governments, regional planning agencies and counties)

Please note that the Department of Housing and Community Development (DHCD) will allocate up to \$300,000 exclusively for regional projects.

For more information

Please contact DHCD's Division of Municipal Development at (617) 727-7001.



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The Community Development Fund I & II

Fact Sheet

The Community Development Fund (CDF), a component of the Massachusetts Community Development Block Grant Program (CDBG), addresses the needs of low- and moderate-income residents by supporting community and economic development activities in cities and towns throughout the Commonwealth.

How it works

The Community Development Fund is comprised of two main components: CDFI, which is for communities with high statistical needs, and CDFII, which is for communities that would not be eligible for CDFI due to lower statistical needs. Communities may apply to only one of these funds.

The program strongly encourages applicants to develop comprehensive and creative solutions to all local problems, as part of their competitive grant process.

Who is eligible

- Municipalities with a population under 50,000
- Municipalities which do not receive CDBG funds directly from the federal Department of Housing and Urban Development (HUD)

Application process

As with all CDBG programs, Community Development Fund projects must meet at least one of the following program criteria: benefit low- and moderate-income individuals, remove slums and blight, and/or fill a critical community need.

Applications will be accepted from a community individually or as part of a regional application.

Applications for CDFI will be scored on a 100-point competitive system based on Statistical Community-Wide Needs Score; Community Needs; Community Impact; Project Need, Project Feasibility and Project Impact.

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CDFII will use the same criteria and will be scored on a 70-point system, except for the score associated with the Statistical Community-Wide Needs Score.

Buildings for the general conduct of government are excluded from receiving assistance with the exception of provision of services for individuals with disabilities.

Applications are accepted on an annual basis for CDFI and CDFII.

Grant amounts

CDFI

\$590,000 maximum for single municipal applicant

\$780,000 maximum for two municipalities filing jointly

\$980,000 maximum for three or more municipalities filing together

A single municipal applicant may apply for up to \$750,000 for one infrastructure or public facilities project, which must be completed within a 14-month grant cycle.

CDF II

\$590,000 maximum for single municipal applicant

The minimum grant size is \$100,000, except for planning projects which can be funded up to \$30,000 for a single applicant and up to \$65,000 for joint applicants.

For more information

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The Community Development Block Grant Program

Fact Sheet

The Department of Housing and Community Development (DHCD) receives Community Development Block Grant (CDBG) money each year from the federal government to be used for grants to cities and towns for community and economic development projects to help low- and moderate- income residents, remove slums and blight, and/or fill a community need.

How it works

There are several different program components within the Mass. CDBG program. Each component differs in purpose, application requirements, award levels, and grant cycles.

Communities may apply for a wide variety of community and economic development activities, including:

- housing rehabilitation
- infrastructure repair or replacement
- construction or rehabilitation of community facilities
- neighborhood improvement projects
- job creation or retention projects
- social services projects
- downtown improvement projects
- handicapped accessibility projects

Community Development Funds I and II (CDF I & II) are competitive programs to which cities and towns can apply to undertake any of the community and economic development projects included above. Communities apply to CDF I or II, depending upon a statistical need score generated by DHCD.

Ready Resource Fund (RRF) provides grants to municipalities for a wide variety of small- to medium-sized economic development projects.

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Mass. Community Capital Fund (MCCF) provides loans to businesses through municipalities which apply to Mass. CDBG for industrial, commercial, real estate and mixed-use projects.

Housing Development Support Program (HDSP) provides partial financing support to small housing development projects.

108 Loan Program provides municipalities loans for industrial, commercial, real estate and mixed-use projects. Loans are at a fixed rate and are guaranteed by the Mass. CDBG program.

Who is eligible

- Municipalities with a population under 50,000 ~~and~~
- Municipalities which do not receive CDBG funds directly from the federal Department of Housing and Urban Development (HUD)

Application process

DHCD reviews each application according to each program component's evaluation criteria. Each application must meet one of the National Objectives defined by HUD below:

- benefit a majority of low- and moderate-income people;
- aid in the prevention or elimination of slums and blight;
- meet an urgent condition posing a serious threat to the health and welfare of the community where other financial resources are not available to meet such needs.

For more information

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The Community Development Action Grant Program

Fact Sheet

The Community Development Action Grant (CDAG) program, funded by the Commonwealth, provides public infrastructure support in those instances where private investment would not occur except for the CDAG grant. The goal is to stimulate economic development activities that will attract and leverage private investment, create or retain long-term employment and revitalize distressed areas.

How it works

Any city or town in the Commonwealth acting by and through its municipal officers may apply to the Department of Housing and Community Development (DHCD) for CDAG money to help attract and leverage private investment, create/retain jobs for low- and moderate-income persons, and address the needs of blighted neighborhoods.

CDAG can be used in a variety of ways. In the past, the program has been used for projects that involved the installation, improvement, construction, alteration, enlargement, repair, rehabilitation, remodeling and/or reconstruction of publicly-owned or managed properties. Other projects include the building, repair and rehabilitation of facades, streets, roadways, thoroughfares, sidewalks, rail spurs, utility distribution systems, water and sewer lines, parks, playgrounds, for site preparation and improvements, demolition and relocation assistance.

Who is eligible

Any community in the state is eligible to apply.

Application process

In order for a community to receive CDAG funds, it must prove in its application that:

- the project is located in a decadent, substandard, blighted area;

(continued)

- the project is first and foremost in the interest of the public and that any benefit to private entities and individuals is indirect and incidental;
- the project will have a significant impact on the economic condition of the city or town;
- government subsidy and private enterprise alone would not be able to make the project available for redevelopment;
- the amount of the grant appears to be the minimum amount necessary to get the project off the ground; *and*
- there exist firm commitments of other resources, both public and private, that when added to the grant, render the project financially sound.

Once DHCD receives all the applications, communities will be reviewed based on the following criteria:

- the comparative degree of economic distress among applicants;
- the comparative degree of physical deterioration of the areas in question;
- the performance of the eligible entity;
- the impact of the proposed project on residents, particularly low- and moderate-income persons and minorities, and the residential neighborhood;
- the extent to which the project represents a special or unique opportunity to meet the local needs; *and*
- the feasibility of completing the project in a timely fashion within the grant amount available.

Grant amounts

\$1,000,000 maximum per municipality.

For more information

Please contact DHCD's Division of Municipal Development at (617) 727-7001. The staff is also available by appointment to provide assistance with applications.



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The Massachusetts Community Capital Fund

Fact Sheet

The Massachusetts Community Capital Fund (MCCF), a component of the Massachusetts Community Development Block Grant Program (CDBG), offers private businesses, located within eligible municipalities, flexible debt financing. MCCF targets those businesses which create and/or retain jobs for low- and moderate-income residents in the Commonwealth.

How it works

Typically, MCCF fills financing gaps in projects which cannot move forward without federal funds. An important feature of this particular program is its creative and flexible approach to financing, and to negotiating loan rates and terms based on the needs of each borrower. The municipality applies to the Department of Housing and Community Development (DHCD) for MCCF grants on behalf of a local business. If approved, DHCD awards a grant to the municipality which then lends the funds to the business.

MCCF loans may be used for the purchase of equipment, acquisition of real estate, new construction and rehabilitation, working capital and refinancing projects.

Historically, MCCF has played a key role in supporting economic development in the Commonwealth. Since 1983, MCCF has lent over \$24.1 million to assist 78 projects located in 55 municipalities. This investment created and saved over 3,100 jobs for low- and moderate-income residents.

Who is eligible

- Municipalities with a population under 50,000
- Municipalities which do not receive CDBG funds directly from the federal Department of Housing and Urban Development (HUD).

(continued)

Application process

As with all CDBG programs, MCCF projects must meet at least one of the following federal program criteria: to benefit low- and moderate- income individuals, to remove slums and blight, or to fill a critical community need.

Before submitting an application, MCCF requires a preliminary screening to determine whether the proposed plan meets the minimum criteria for funding. It typically takes three months from the preliminary screening to the actual award and disbursement of funds. Often, a commercial bank will bridge the period between the town's commitment letter and MCCF funding. Applications are reviewed for public benefit, financial need and credit worthiness.

Loan amounts

\$490,000 maximum per business
\$100,000 minimum per business

A municipality is eligible to receive funds for administrative costs.

Loan terms are generally 3-5 years for working capital, 7 years for equipment, and 15-20 years for real estate.

MCCF can fund a maximum of one third (33%) of the total project cost.

For more information

Please contact DHCD's Division of Municipal Development at (617) 727-7001. The staff is also available by appointment to provide assistance with applications.



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Peer to Peer Program

Fact Sheet

The PeertoPeer program is a technical assistance program that taps into the varied skills and abilities of local and regional officials by making their talents available to aid their peers in local government with specific projects and programs. PeertoPeer accomplishes this by providing small grants to municipalities and regional planning agencies (RPAs) for short term problem solving and technical assistance. The typical grant is \$850 and covers 30 hours of technical assistance. Additional assistance may be available if exceptional need can be demonstrated.

How it works

A municipal body or regional planning agency (RPA) identifies a problem, issue or specific technical assistance need, for which the short term assistance of an official in another community or RPA might be beneficial. The board, commission or department must secure a vote from the Board of Selectmen, or receive a letter from the Mayor or the Manager of the Board of Selectmen supporting the request. If the name of a specific individual to serve as the peer is known at the time of request, it should be included. The letter should then be submitted to the Department of Housing and Community Development (DHCD) for review.

For example, if a municipality is installing new software in the public schools, an official from a similar size municipality who has experience in this area will be selected as their peer. Or, for example, if a municipality is implementing a plan to revitalize its downtown, an official who has undertaken a similar project as a downtown manager will be selected to work directly with the town to complete their project.

Typical projects that need assistance are:

- charter implementation planning

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- grant start-up and record keeping process
- municipal government operational improvement
- capital budgets and planning, building and infrastructure assessments
- economic development planning, market studies, organizational structures
- downtown revitalization and nonprofit board development
- personnel bylaws and handbook
- GIS needs assessment preparation
- development of policies for septic system betterment programs, revolving loan funds, financial procedures, etc.
- transportation planning, parking strategies, traffic calming
- management capacity study
- development of accounting policies and procedures
- computer networking start-up, I.S. operational improvement
- historic preservation

Who is eligible

Any municipality or regional planning agency in the state is eligible to apply.

Application process

The request is reviewed to ensure that it meets the ~~the~~ *minimum requirements* of:

- (1) not giving an unfair advantage to one community over another in a competitive situation, i.e., preparing a grant application or recruiting a specific business; and
- (2) does not propose use of a municipal official or official from a regional planning agency or downtown partnership who is a municipal official within the requesting community.

If the letter suggests a specific peer, DHCD will refer to its current list of official peers to see if that person is listed. If the peer is not listed, DHCD will contact the person to see if he or she would like to serve as a peer. If no peer is suggested, DHCD will select a suitable peer from its list of peers.

Grant Amounts

\$850 maximum per municipality*

Covers up to 30 hours technical assistance; 278 miles of travel reimbursement at \$.27 per mile; up to \$25 to reimburse copying and incidental material costs

*Additional assistance may be available to communities which demonstrate exceptional need.

For further information

Please contact DHCD's Division of Municipal Development at (617) 727-7001. The staff is also available by appointment to provide assistance with applications.



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The Ready Resource Fund

Fact Sheet

The Ready Resource Fund, a component of the Massachusetts Community Development Block Grant Program (CDBG), provides funding for projects that demonstrate an immediate need for federal funds in order to implement economic development activities that create and/or retain jobs, improve the local and/or regional tax base, or otherwise enhance the quality of life in the community. In general, the program supports the economic development activities of cities and towns.

How it works

Eligible cities and towns may apply to the Department of Housing and Community Development (DHCD) for Ready Resource Fund grants.

In the past, the Ready Resource Fund has been used to help small businesses and micro-enterprises implement programs that promote growth in communities and present an array of public benefits, infrastructure and public safety projects in support of economic development.

Eligible activities include:

• Economic Development

Technical assistance to small businesses; regional economic development loan funds; improvements to commercial and industrial properties; developing small business incubators; building infrastructures to support economic growth; and housing assistance for home-based businesses

• Public Facilities

Acquisition, construction and rehabilitation of buildings which are economic development related

• Infrastructure

In support of private development which would create and retain jobs

(continued)

- **Public Services**

Services that are designed to increase economic opportunity for low and moderate income people through job placement and other employment services (examples of such services might include peer support programs, counseling, child care, transportation); grant funds may assist programs operated by communities, nonprofits or small businesses

- **Pre-development Planning Assistance**

For project/site specific planning activities which will be implemented within the grant cycle and will meet a national objective

- **Housing Assistance**

Any economic development related housing assistance program (e.g., home businesses)

Application process

As with all CDBG programs, Ready Resource Fund projects must meet at least one of the following federal program criteria: to benefit low- and moderate- income individuals, to remove slums and blight, or to fill a critical community need.

Applications are accepted on a rolling basis as funding permits.

Grant amounts

\$390,000 maximum for a single community or region

\$487,000 maximum for a single community or region by waiver

\$ 35,000 maximum for planning activities in a single community

\$ 60,000 maximum for planning activities in a region

For more information

Please contact DHCD's Division of Municipal Development at (617) 727-7001. The staff is also available by appointment to provide assistance with applications.



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The Housing Development Support Program

Fact Sheet

The Housing Development Support Program (HDSP), a component of the Mass. Community Block Grant Program (CDBG), is designed to assist project-specific affordable housing initiatives with emphasis on creation, preservation or improvement of small-scale public and private projects which may not be cost-effective under other development assistance programs or with conventional financing.

How it works

Typical HDSP projects include moderate and substantial rehabilitation, and limited new construction, of residential and mixed use projects; reclamation of abandoned/foreclosed properties; elderly, transitional and special needs housing; development of mixed-income housing for first-time homebuyers; and conversion of obsolete and under-utilized structures such as vacant school buildings. Funds can be used for acquisition, rehabilitation, site work and related infrastructure. 51% of the units must be affordable to and occupied by low and moderate income households. Special needs and single room occupancy projects are exempt from this limit.

In general, the units in a HDSP project may be counted toward the municipality's 10% goal for low and moderate income housing. HDSP may also qualify as an eligible subsidy in conjunction with the Comprehensive Permit process.

Who is eligible

- Municipalities with a population under 50,000 and;
- Municipalities which do not receive CDBG funds directly from the federal Department of Housing and Urban Development (HUD)

(continued)

**Application
process**

Applications are submitted by the municipality on behalf of the property owner/developer. Grants of up to \$390,000 are available on a competitive basis. Applications are accepted in two funding rounds in March and October.

Once all of the applications are submitted, DHCD reviews them for financial feasibility, affordability, readiness to proceed, developer capacity, site and design, and cost effectiveness.

For more information

Please contact DHCD's Division of Municipal Development at (617) 727-7001. The staff is also available by appointment to provide assistance with applications.



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Section 108 Loan Program

Fact Sheet

The Section 108 Loan Guarantee Program, a component of the Massachusetts Community Development Block Grant Program (CDBG), is designed to promote infrastructure development and business expansion. The program provides access to federal loans for gap financing to cities and towns for economic development projects undertaken by the municipality or by a business.

How it works

The 108 Loan Guarantee Program supports local economic development projects within the smaller communities of the Commonwealth. As a program which receives its funding through the federal Community Development Block Grant program, it must meet at least one of the following national objectives: to benefit low and moderate income residents of a community by saving or creating jobs; to prevent slums or blight; to meet a critical community need. For each project, the community and/or the private sector or nonprofit entity must have secured the non-108 loan portion of project funding beforehand.

Each 108 loan must be repaid. 108 loan funding is provided through the sale of bonds by the U.S. Department of Housing and Urban Development (HUD). The Commonwealth pledges to HUD a portion of its annual Community Development Block Grants as a guarantee of loan repayment.

Applications are accepted on an ongoing basis throughout the program year.

Who is eligible

- Municipalities with a population under 50,000
- Municipalities which do not receive CDBG funds directly from the federal Department of Housing and Urban Development (HUD)

(continued)

Eligible projects

Revenue producing economic development projects such as:

- acquisition of real estate;
- purchase of capital equipment;
- new construction or rehabilitation of industrial/commercial buildings and housing projects which show tenant commitments;
- infrastructure improvements for economic development purposes that benefit low- and moderate-income people.

Loan amounts

The state will guarantee eligible gap financing of projects for up to 40% of the total project costs provided that the minimum guarantee meets or exceeds \$500,000 and the maximum guarantee does not exceed \$5 million. In the case of certain infrastructure projects, the 40% limit may be exceeded on a project-by-project basis. Where job creation is one of the declared objectives, a ratio of one job for every \$20,000 loan amount is used.

For more information

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Urban Redevelopment Corporations

Fact Sheet

Urban Redevelopment Corporations are private, limited dividend entities which are created under Chapter 121A and Massachusetts Regulation 760 CMR 25.00 to develop residential, commercial, civic, recreational, historic or industrial projects in areas which are considered to be blighted or substandard. The Urban Redevelopment Corporation may not undertake more than one project nor engage in any other type of development activity. The corporation bears the responsibility for planning and initiating the project and owns the project throughout its existence.

The statute and regulations authorize the exemption of 121A projects from real and personal property taxes, betterments and special assessments. It sets forth procedures for negotiating an alternative tax payment on these projects and allows the project developer to exercise the power of eminent domain to assemble a development site in specified circumstances.

By allowing tax exemptions, Urban Redevelopment Corporations serve as catalysts for development in areas with high property tax rates, or in areas that are minimally marketable as locations for private investments. Although the most frequent application of Chapter 121A has been in the construction of housing for low- and moderate-income families, the opportunity exists to use this tool for economic development.

How it works

The Department of Housing and Community Development (DHCD) is responsible for the administration of the Chapter 121A program for all cities and towns with the exception of Boston where it is administered by the Boston Redevelopment Authority (BRA). The project developer submits an application to DHCD or to the BRA. Once the application is considered complete by DHCD, the application is given to the chief executive officer who, in turn, passes it on to the city council or planning board of the municipality. The municipality must then hold a hearing within 45 days. Then, within 45 days of the hearing, or 90 days after receipt of the application, the city council or planning board must issue a report to the chief executive officer. Within 30 days of receipt of the report, the chief executive officer must report back to DHCD indicating either approval or disapproval of the application. DHCD will review and approve the developer's application, as amended and approved by the municipality. An Urban Redevelopment Corporation

(continued)

or 121A entity is officially established when a certificate is issued by the Secretary of State of the Commonwealth.

What Urban Redevelopment Corporations are authorized to do:

- acquire, sell and hold land, including the taking of land by eminent domain;
- manage property;
- construct and improve facilities;
- borrow money and issue bonds; *and*
- receive exemption from real and personal estate property tax.

Who is eligible

Nonprofit corporations, for-profit corporations, joint ventures and public/private partnerships. Insurance companies and banks also qualify under special statutory provisions of the law.

Urban Redevelopment Corporations are exempt from real and personal property tax; however, the 121A entity must make three types of substitute payments:

- Minimum Statutory Payment

A mandatory payment equal to 1% of the fair cash value of the property plus 5% of the gross income of the project from all sources. This payment, collected by the state, is returned to the municipality as a “cherry sheet” distribution.

- Excess Income Payment

Any excess profits, after all eligible deductions have been made, must be returned to the municipality up to the level of tax that would have been assessed if the property were a non-121A entity. By law, the 121A entity may earn no more than 8% return on investment.

- Negotiated Payment

A payment above the minimum statutory payment may be negotiated on a project-by-project basis between the developer and the municipality. This payment is made directly to the municipality and local officials have wide latitude in determining the amount of payment.

For more information

Please contact DHCD's Division of Municipal Development at (617) 727-7001. The staff is also available by appointment to provide assistance with applications.



Argeo Paul Cellucci, Governor
Jane Swift, Lieutenant Governor
Jane Wallis Gumble, Director

Massachusetts
Department of Housing &
Community Development
1 Congress Street
Boston, MA 02114

(617)727-7765
<http://www.state.ma.us/dhcd>

Urban Renewal Program

Fact Sheet

Under Chapter 121B, an Urban Renewal Program allows municipalities, through Redevelopment Authorities acting as urban renewal agencies, to eliminate and re-develop substandard, decadent or blighted open areas for industrial, commercial, business, residential, educational, hospital or other purposes. Urban renewal is a significant tool for revitalizing deteriorated areas by providing the economic environment needed to attract and support private investment.

Redevelopment Authorities are exempt from M.G.L. Chapter 30(b), the Uniform Procurement Act, when they are engaged in the development and disposition of real property in accordance with an urban renewal plan. This exemption, coupled with the ability to use eminent domain powers, makes Redevelopment Authorities powerful tools for commercial revitalization, industrial park development, infrastructure improvements, facilities renovation and brownfield site remediation. The development and approval of an urban renewal plan is necessary for a redevelopment authority to undertake specific projects.

How it works

A redevelopment authority is an independent body politic and corporate which is governed by an appointed five-member board. A municipality must first establish the need for a redevelopment authority through a vote by municipal officers or at a town meeting. In a city, four members are appointed by the mayor or city manager and confirmed by the city council. In a town, four members are elected through town meeting and confirmed by the board of selectmen. The fifth member of the board, in both cities and towns, is appointed by DHCD. One member of the board must represent labor. Board member terms are staggered over five years. Following these steps, the Secretary of State will issue a certificate of organization.

A redevelopment authority has the power to:

- establish rehabilitation and design standards;

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- assemble and dispose of land, including the taking of real estate through eminent domain;
- relocate businesses and residents occupying urban renewal sites;
- demolish and/or rehabilitate substandard structures;
- participate in real estate development and commercial revitalization;
- issue bonds, borrow money and invest funds;
- receive grants and loans;
- accept gifts or requests.

No urban renewal project may be undertaken until a public hearing relating to the urban renewal plan for the project has been held before the city council or the municipal officers of a town and approval is offered by municipal officers and DHCD.

Approval process

The Urban Renewal Plan is an application submitted by the municipality through its urban renewal agency to DHCD requesting approval of a redevelopment project. In order to approve the plan, DHCD must make the following six findings:

- without public intervention, the project/site would not be developed;
- the project will enhance/promote private investment;
- the financing plan is sound;
- the project area is a decadent, substandard or blighted open area;
- the plan is complete as required under Massachusetts regulations 760 CMR 12.00;
- a relocation plan is approved under Massachusetts General Law C. 79A.

An urban renewal plan must go through extensive public scrutiny from local residents (through citizen participation and a public hearing process), local officials and DHCD.

Funding

In the early 1960's, the federal government paid for most of the costs of projects administered by redevelopment authorities. During this period, Massachusetts paid 50% of the local share required by the federal government. With the closeout of the federal Urban Renewal program, redevelopment authorities lost a key funding source. Now the Commonwealth of Massachusetts partially fills this gap with its Urban Revitalization Development Grant Program (URDG), subject to appropriation by the state legislature, and operated by DHCD.

For more information

Please contact DHCD's Division of Municipal Development at (617) 727-7001. The staff is also available by appointment to provide assistance with applications.



Argeo Paul Cellucci, Governor
Jane Swift, Lieutenant Governor
Jane Wallis Gumble, Director

The Department of Housing
and Community Development
1 Congress Street
Boston, MA 02114

(617)727-7765
<http://www.state.ma.us/dhcd>

Economic Development Industrial Corporation

Fact Sheet

An Economic Development Industrial Corporations (EDICs) are established by a municipality for the public purpose of implementing local economic projects in accordance with an economic development plan. Such projects are designed to decrease the unemployment rate and eliminate decadent and blighted open areas existing in a municipality. Projects implemented by EDICs are restricted to industrial and manufacturing development.

How it works

Any municipality that has been designated by the U.S. Department of Labor as containing substantial unemployment are eligible to establish an EDIC. Under Chapter 121C, a vote is taken by the municipality, by city council or town meeting, to decide whether or not there is a need for an EDIC. The chief executive must also approve. If there is a need, the town must receive certification from DHCD to establish an EDIC. Cities *do not* need DHCD certification. To be certified the board of selectmen or chief executive must submit the following to DHCD:

- a letter from Board of Selectmen requesting certification;
- a certified copy of town meeting vote, authorizing its creation;
- a comprehensive economic plan;
- evidence that there is significant demand for industrial land;
- evidence that the Redevelopment Authority, if one exists, is unable to assemble industrial lands;
- the U.S. Department of Labor designation that the town is an area of substantial unemployment;
- documentation that shows the economic development area in town is decadent, blighted or substandard, is zoned for industrial or manufacturing uses, and contains no more than 45 dwelling units; *and*
- a list of the seven members appointed to the EDIC with their qualifications and terms of office.

No project within the designated economic development area may be approved without an economic development plan. The plan must be approved by a town meeting. Lastly, incorporation papers must be filed with the Secretary of State.

Who is eligible

Most EDICs are established by one city or town, but can be formed by consolidating two or more municipalities. They serve as quasi-public entities through Chapter 121C of Massachusetts General Law.

Approval process

Chapter 121C stipulates that no activity can occur without having been approved by a two-thirds vote of the city council with approval by the Mayor or manager in a city; or a two-thirds vote in an annual or special meeting in a town.

In addition, an EDIC must submit the economic development plan to a public hearing before it can be acted upon. Accompanying this plan should be a report on the plan by a municipal planning agency, a statement regarding the proposed method of financing, and, if necessary, a comprehensive relocation plan.

For more information

Please contact DHCD's Division of Municipal Development at (617) 727-7001, ext. 458. The staff is also available by appointment to provide assistance with applications.



Argeo Paul Cellucci, Governor
Jane Swift, Lieutenant Governor
Jane Wallis Gumble, Director

Massachusetts
Department of Housing &
Community Development
1 Congress Street
Boston, MA 02114

(617)727-7765
<http://www.state.ma.us/dhcd>

Economic Development Relocation Program

Fact Sheet

Under Massachusetts General Law Chapter 79A, the Department of Housing and Community Development (DHCD) is responsible for providing advice, assistance and approvals for and to public agencies that force businesses and individuals to move as a result of real estate acquisitions or eminent domain takings. In general, DHCD acts as the central clearinghouse on state and local projects that cause displacement.

How it works

When displacement occurs, the displacing agency is required to provide relocation advisory services and payments. This is when DHCD steps in to work with these agencies to ensure that such services and payments are performed in compliance with applicable laws and regulations.

DHCD helps public agencies by ensuring they have adequate in-house or contracted personnel to provide the necessary assistance to displaced persons. DHCD also offers technical assistance in preparing relocation plans and issuing necessary notices and forms to those being displaced. DHCD staff is also available to explain advisory services and payments that will be made to the displaced persons. In cases of disputes between displacing agency and displaced persons, DHCD will conduct hearings (under General Law Chapter 30A).

Projects that may result in displacement:

- construction of new schools, housing
- intersection improvements
- transit projects
- urban renewal projects

DHCD is responsible for ensuring that the relocation process proceeds in accordance to law. It is the responsibility of the displacing agency to provide services to those being displaced.

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Who is eligible

Any resident or business who has been displaced by a state assisted project.

For more information

Please contact DHCD's Division of Municipal Development at (617) 727-7001. The staff is also available by appointment to provide technical assistance with applications.



Argeo Paul Cellucci, Governor
Jane Swift, Lieutenant Governor
Jane Wallis Gumble, Director

Massachusetts
Department of Housing &
Community Development
1 Congress Street
Boston, MA 02114

(617)727-7765
<http://www.state.ma.us/dhcd>

Manufactured Homes Commission

Fact Sheet

The purpose of the Manufactured Homes Commission is to conduct ongoing studies and report on the issues and problems as they relate to manufactured housing communities, owners and residents.

Commission

The five member commission, appointed by the governor, must include at least one owner *and* one resident of a manufactured home community. Not more than three members shall be of the same political party. There are two ex-officio members, the Attorney General and the Director of the Department of Housing and Community Development, or their designees. The Commission's monthly meetings are open to the public.

Responsibilities

The commission is required to perform the following functions:

- file annual report with the governor, the general court and attorney general about the commission's activities and recommendations, if any, together with drafts of legislation;
- identify issues and develop recommendations as they pertain to manufactured housing communities and their owners and residents;
- develop proposals for specific zoning standards to ensure that all new communities are well-designed, attractive and suited to meet the needs of residents;
- formulate proposals for local taxation of manufactured homes and home sites so that municipal tax revenues meet the cost of a municipality's hosting of a manufactured housing community; and,
- act as sounding board for complaints from residents and manufactured community owners and make recommendations for their resolution.

For more information

Please contact DHCD's Municipal Development at (617) 727-7001.

Division of Private Housing



Argeo Paul Cellucci, Governor
Jane Swift, Lieutenant Governor
Jane Wallis Gumble, Director

Massachusetts
Department of Housing &
Community Development
1 Congress Street
Boston, MA 02114

(617)727-7765
<http://www.state.ma.us/dhcd>

The Local Initiative Program

Fact Sheet

The Local Initiative Program (LIP) is designed to stimulate the production of affordable home ownership opportunities by fostering cooperation between municipalities and housing developers. *The LIP does not receive any state appropriation.*

The Division of Private Housing provides affordable homeownership and rental opportunities in the private sector. Among the programs that are administered by the division are those that fund and encourage the development of mixed-income projects sponsored by community housing partnerships and developers, that make housing overstock and foreclosure properties available to first time homebuyers, and that provide advantageous home financing terms for low- and moderate-income families.

About the program

LIP was established by the Legislature in 1990 in response to a report by a special legislative commission which found that state law defined low and moderate income housing as "any housing subsidized by the federal or state government under any program to assist the construction of low or moderate income housing."

This definition had previously been interpreted to mean *financial* subsidies only. As a result, cities and towns had little incentive to undertake housing initiatives which did not require direct state or federal assistance but which are otherwise within the intent of M.G.L. Ch. 40B. The LIP allows the Department of Housing and Community Development to provide technical assistance in evaluating sites, selecting developers, reviewing development proposals, determining project feasibility and monitoring compliance with regulations to municipalities. This technical assistance qualifies as a "subsidy" and gives local housing initiatives formal standing within the comprehensive permit process.

Unlike conventional housing subsidy programs in which a state or federal agency must approve every aspect of financing, design and construction, the LIP

(continued)

allows most of these decisions to be made by local public officials. Only the most basic aspects of the program—the incomes of persons served, minimum quality of housing units provided, fair marketing and level of profit—are subject to state review. It is entirely up to local officials, for example, to determine the design and site plan that is most appropriate for their community. Housing units built under LIP are counted towards a community's MGL Ch. 40B subsidized housing inventory.

How it works

Developers seeking to build single family homes or condominiums where a certain percentage of the units are affordable work with town officials to obtain zoning approval. DHCD provides technical support to both the town and the developer. If a development can't be built under existing zoning, the developer may seek a comprehensive permit, allowing him or her to build at a higher density than allowed under existing zoning. So-called "local initiative units" must serve households below 80% of the area median income; the units must be subject to use restrictions to ensure that units remain available exclusively to persons with qualifying incomes; and units must be sold or rented on a fair and open basis. In comprehensive permit projects through LIP at least 25% of the units must be affordable to households at or below 80% of area median income. In addition the units must carry long-term deed restrictions and must be marketed in accordance with fair housing laws. Developers' profit through LIP is restricted to a return on investment no greater than 20%.

Who is eligible

For-profit developers, nonprofit developers and local government entities.

Application process

Applications must be submitted to DHCD on an approved form, and must include 1) documentation of the developer's interest in the site 2) a site plan 3) sample floor plans 4) tabulation of units by size, type and cost 5) a financial proforma 6) description of site conditions and 7) an appraisal of the site. After the application is filed, a site visit will take place and the project will be evaluated by DHCD. Comprehensive permit projects approved by DHCD will have legal standing to apply to a zoning board of appeals for a comprehensive permit.

For more information

For more information, please call the Division of Private Housing at (617) 727-7824.



Argeo Paul Cellucci, Governor
Jane Swift, Lieutenant Governor
Jane Wallis Gumble, Director

Massachusetts
Department of Housing &
Community Development
1 Congress Street
Boston, MA 02114

(617)727-7765
<http://www.state.ma.us/dhcd>

Housing Innovations Fund (I & II)

Fact Sheet

The Housing Innovations Fund (a.k.a. HIF I) was created by the Legislature in Chapter 226 of the Acts of 1987, and was capitalized with \$30 million. HIF I created over 2,800 units of affordable housing for special needs populations and tenant owners. The Housing Innovations Fund II was created by Chapter 494 of the Acts of 1993. The HIF was designed to produce alternative forms of housing for low-income persons and families. Projects that have been funded by HIF include single room occupancy housing, special needs housing (for persons with AIDS/HIV, battered women and Department of Mental Health and Department of Mental Retardation clients), and transitional housing (providing shelter and social services to homeless persons or persons in need of a supportive housing environment).

The Division of Private Housing provides affordable homeownership and rental opportunities in the private sector. Among the programs that are administered by the division are those that fund and encourage the development of mixed-income projects sponsored by community housing partnerships and developers, that make housing overstock and foreclosure properties available to first time homebuyers, and that provide advantageous home financing terms for low- and moderate-income families.

How it works

DHCD periodically makes HIF funding available through a Notice of Funding Availability. Projects which are eligible receive a deferred payment loan from HIF. Projects must reserve at least 50% of the housing units for occupancy by low-income persons or families. The HIF loan can not exceed 30% of the total development cost of the project.

Who is eligible

Nonprofit developers only.

Application process

Applications must demonstrate that the amount of HIF II funds requested is the least amount necessary to support a successful project. All members of the development team must be in good standing with DHCD. Applications are based on , but not limited to, the following criteria: strength of the overall concept, strength of development team, demonstrated need for the project, appropriateness of site and

design, appropriateness of service plan, scope of rehabilitation or construction, total development cost, financial viability, degree of local support, evidence of readiness to proceed, evidence of satisfactory status on projects previously funded with DHCD resources.

**For further
information**

For more information, please call the Division of Private Housing at (617) 727-7824.



Argeo Paul Cellucci, Governor
Jane Swift, Lieutenant Governor
Jane Wallis Gumble, Director

Massachusetts
Department of Housing &
Community Development
1 Congress Street
Boston, MA 02114

(617)727-7765
<http://www.state.ma.us/dhcd>

Homeownership Opportunity Program

Fact Sheet

The Homeownership Opportunity Program (HOP) was created in 1986 to stimulate the development of mixed-income single family or condominium projects sponsored by community housing partnerships and developers. The program is no longer active, but some project sponsors are still marketing units and some units have become available for resale to qualified buyers.

The Division of Private Housing provides affordable homeownership and rental opportunities in the private sector. Among the programs that are administered by the division are those that fund and encourage the development of mixed-income projects sponsored by community housing partnerships and developers, that make housing overstock and foreclosure properties available to first time homebuyers, and that provide advantageous home financing terms for low- and moderate-income families.

How it works

Developers were encouraged to produce single family or condominium affordable housing developments by receiving cooperation from communities who provided a variety of forms of support, including but not limited to comprehensive permits or other zoning relief, waiving fees, donating land, etc. At least thirty percent of the units in a development had to be reserved for first-time homebuyers with incomes of 80% of area median income or less. Buyers received below market-rate interest mortgage loans from the Massachusetts Housing Finance Agency (MHFA) as well as interest subsidies from the Massachusetts Housing Partnership Fund (MHP). Buyers of HOP units were generally selected by local lottery, but only if the community actively supported the project. Resale of HOP units is restricted by deed to preserve their long-term affordability.

Resale restrictions

There are three mechanisms used to ensure that units maintain their affordability.

1. Resale deed restrictions: Any HOP-assisted unit which initially sold for less than 85% of its appraised value will have its subsequent resale price limited by the same percentage of

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cost-to-value (i.e. a HOP unit originally appraised at \$100,000 sells at \$75,000—75% of its value. If the appraised value at resale has increased to \$150,000, the unit must be sold to an eligible homebuyer for no more than \$112,500—75% of \$150,000.) If no eligible buyer can be found within 90 days, the unit may be sold to any buyer at any price, with any “windfall” profit generated being returned to the state.

2. Right of first refusal: When owners of deed-restricted units sell, they must notify DHCD. DHCD then must within 30 days notify the seller of a time period (90 days) in which they have to find an income-eligible buyer.

3. Repayment of HOP subsidy: A second mortgage loan is used to secure the HOP subsidy which reduces the buyer’s mortgage interest rate on all HOP units. Upon resale, the seller must repay the actual subsidy, or 20% of the appreciation, whichever is less.

**Application
process**

No longer accepting applications.

**For further
information**

For more information, please call the Division of Private Housing at (617) 727-7824.



Argeo Paul Cellucci, Governor
Jane Swift, Lieutenant Governor
Jane Wallis Gumble, Director

Massachusetts
Department of Housing &
Community Development
1 Congress Street
Boston, MA 02114

(617)727-7765
<http://www.state.ma.us/dhcd>

AIDS Housing Program

Fact Sheet

Among the most critical of special housing needs in Massachusetts is housing for people with HIV/AIDS. DHCD has instituted a new and aggressive set of programs and policies which, taken together, will result in the creation of significant amounts of new housing stock for people with HIV/AIDS.

The Division of Private Housing provides affordable homeownership and rental opportunities in the private sector. Among the programs that are administered by the division are those that fund and encourage the development of mixed-income projects sponsored by community housing partnerships and developers, that make housing overstock and foreclosure properties available to first time homebuyers, and that provide advantageous home financing terms for low- and moderate-income families.

How it works

The AIDS housing program involves using new funding from some present DHCD programs, including HOME and HIF, as well as the adoption of new guidelines for construction of housing units or substantial rehabilitation of existing units. Two million dollars in HOME funds have been allocated for approximately 140 new tenant-based two-year rental assistance certificates. Three million dollars in HIF funds have been allocated for 125-150 new units in 12-15 new construction projects. The revised guidelines for other DHCD projects encourage the creation of individual bathrooms, kitchens and thermostats in state funded projects as a means of accommodating tenants with HIV/AIDS.

Those who provide housing units for people with HIV/AIDS will receive bonus points on HOME/Low Income Housing Tax Credit (LIHTC) applications.

Who is eligible

Under the HOME program: For profit and non-profit developers, non-profit organizations constituted as CHDOs; municipalities. All projects require approval of the chief elected official of the community and must include units

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for AIDS or HIV tenants.

Under the HIF program: Nonprofit entities only.

[For further
information](#)

For more information, please call the Division of Private Housing at (617) 727-7824.



Argeo Paul Cellucci, Governor
Jane Swift, Lieutenant Governor
Jane Wallis Gumble, Director

Massachusetts
Department of Housing &
Community Development
1 Congress Street
Boston, MA 02114

(617)727-7765
<http://www.state.ma.us/dhcd>

Low Income Housing Tax Credit Program

Fact Sheet

The Low Income Housing Tax Credit (LIHTC) was created by Congress under Section 252 of the Tax Reform Act of 1986 to promote the construction and rehabilitation of housing for low income persons. The tax credit provides a means by which developers may raise capital for the construction or acquisition and substantial rehabilitation of housing for low income persons. Under the federal income tax code, investors in low-income rental housing are permitted to take a credit against taxes owed the federal government. In Massachusetts, the Department of Housing and Community Development (DHCD) is the allocating agency for tax credits. DHCD is responsible for preparing the annual allocation plan and making it available for review by interested members of the public before final publication. Because it depends on investor capital rather than just direct government subsidies, the LIHTC has imposed market discipline that results in long term stability for the projects. Investors assume significant risks and assert strict business discipline in selecting projects and overseeing their development and long-term operations.

The Division of Private Housing provides affordable homeownership and rental opportunities in the private sector. Among the programs that are administered by the division are those that fund and encourage the development of mixed-income projects sponsored by community housing partnerships and developers, that make housing overstock and foreclosure properties available to first time homebuyers, and that provide advantageous home financing terms for low- and moderate-income families.

How it works

Developers of affordable rental housing developments apply to DHCD for tax credits. If they are awarded the credit, the developers (either for-profit or nonprofit) seek investors to help pay for the development of the housing. Intermediaries (known as syndicators) act as a bridge between investors and projects and often pool investors money into equity funds. In exchange for providing development funds, the investors receive tax credits. Investors can qualify for two types of credits: A 9% credit, or a 4% credit.* Tax credits can be claimed by the investors for 10 years. For example, once depreciation is accounted for, a \$500,000 tax credit award by DHCD will translate into a tax savings of \$3,500,000 for the investor.

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* 4% tax credits are allocated by the Massachusetts Housing Finance Agency (MHFA) and are typically awarded in conjunction with MHFA tax-exempt bond financing.

Who is eligible

Both for-profit and nonprofit developers can qualify for the credit. At least 20% of the units must be reserved for persons with incomes 50% or less than the area median income or at least 40% of the units. Both for-profit and nonprofit developers can qualify for the credit. At least 20% of the units must be reserved for persons with incomes 50% or less than the area median income or at least 40% of the units must be made affordable for persons with incomes 60% or less than the area median income. In addition, the project must be retained as low income housing for 30 years.

For further information

For more information, please call the Division of Private Housing at (617) 727-7824.



Argeo Paul Cellucci, Governor
Jane Swift, Lieutenant Governor
Jane Wallis Gumble, Director

Massachusetts
Department of Housing &
Community Development
1 Congress Street
Boston, MA 02114

(617)727-7765
<http://www.state.ma.us/dhcd>

Housing Stabilization Fund Program

Fact Sheet

The Housing Stabilization Fund (HSF) was created by Chapter 494 of the Acts of 1993 to support comprehensive neighborhood redevelopment efforts, and to help developers and municipalities acquire, preserve and rehabilitate affordable housing. The Legislature placed a special emphasis on reusing foreclosed and distressed properties and on creating affordable homeownership opportunities.

The Division of Private Housing provides affordable homeownership and rental opportunities in the private sector. Among the programs that are administered by the division are those that fund and encourage the development of mixed-income projects sponsored by community housing partnerships and developers, that make housing overstock and foreclosure properties available to first time homebuyers, and that provide advantageous home financing terms for low- and moderate-income families.

How it works

There are three subprograms within HSF:

1. *The Neighborhood Restoration Initiative (NRI)*—The NRI is geared towards communities interested in comprehensive neighborhood revitalization. Funds may be used to support affordable rental housing as well as affordable homeownership. In some instances, funds may be used to support demolition.
2. *The Rehabilitation Initiative (RI)*—RI funds are set aside to support the acquisition, rehabilitation and re-use of distressed, foreclosed or abandoned properties as affordable housing.
3. *The Soft Second Loan Program*—A portion of HSF funds are set aside for use with the Soft Second Loan program, which creates homeownership opportunities for first-time homebuyers by subsidizing mortgages, or providing down payment or closing cost assistance.

(continued)

Who is eligible

Neighborhood Restoration Initiative—Municipalities or municipalities in partnership with for-profit or nonprofit developers.

Rehabilitation Initiative—Municipal entities or for-profit or non profit developers.

Soft Second Loan Program—Municipalities in partnership with lending institutions.

Application process

NRI—Communities must first prepare and submit to DHCD a neighborhood plan supported by the chief elected official. The neighborhood plan must be approved by DHCD before a full funding application can be considered.

RI—Applicants may seek RI funds either as a single public source or in combination with other public funds, such as Low-Income Housing Tax Credits, Community Development Block Grant Funds, local HOME funds, etc. Each application must be signed by the chief elected local official.

Soft Second Loan Program—When funding becomes available, DHCD issues a notice to chief elected officials throughout the state. Interested communities can respond to the notice with a letter of interest describing the following: local lenders willing to participate in the program; local resources committed to the program; program description prepared to notify local residents; general readiness to implement the program. DHCD will provide interested applicants with descriptions of model ownership assistance programs and model loan documents.

Loan amounts

NRI—Maximum amount available for a single project is \$700,000, although applications for smaller amounts are encouraged. Maximum available per unit is \$30,000.

RI—Maximum funding per application is \$500,000. Maximum amount per unit is \$30,000.

Soft Second Loan Program—Maximum award per community is \$300,000, although applications for smaller amounts are encouraged.

For further information

For more information, please call the Division of Private Housing at (617) 727-7824.



Argeo Paul Cellucci, Governor
Jane Swift, Lieutenant Governor
Jane Wallis Gumble, Director

Massachusetts
Department of Housing &
Community Development
1 Congress Street
Boston, MA 02114

(617)727-7765
<http://www.state.ma.us/dhcd>

The HOME Program

Fact Sheet

The HOME program is a federal housing program established by the U.S. Congress as part of the Cranston-Gonzalez National Affordable Housing Act of 1990. It is a flexible housing block grant that is distributed on an entitlement basis to states, larger cities and consortia of smaller communities. The state's allocation of HOME funds is administered by the Department of Housing and Community Development.

The Division of Private Housing provides affordable homeownership and rental opportunities in the private sector. Among the programs that are administered by the division are those that fund and encourage the development of mixed-income projects sponsored by community housing partnerships and developers, that make housing overstock and foreclosure properties available to first time homebuyers, and that provide advantageous home financing terms for low- and moderate-income families.

How it works

HOME funds can be used for 4 types of housing programs:

1. Rental housing production and rehabilitation
2. First-time homebuyer assistance
3. Rehabilitation assistance for homeowners
4. Tenant-based rental assistance

At least 15% of HOME funds must be awarded to non-profit Community Housing Development Organizations (CHDOs), as defined by HUD. Over 50 nonprofit organizations in Massachusetts qualify as CHDOs.

Rental programs are targeted to individuals or households earning less than 60% of area income. Homebuyer and homeowner programs are targeted to individuals with incomes below 80% of area median income.

HOME funds are awarded competitively.

Who is eligible

For-profit developers, non-profit developers, non-profit organizations constituted as CHDO's and municipalities. All applications require the approval of the chief elected official of the community.

(continued)

Awards

The maximum award amount is \$500,000. HOME awards typically are made as loans to eligible recipients.

Application process

Notices of Funding Availability (NOFAs) are issued for each HOME competition. Rental funds typically are awarded twice a year, homeownership funds are awarded at least once a year. The following guidelines apply to the different types of HOME projects:

Tenant-based rental assistance— priority will be given to very-low income families in homeless shelters or transitional housing and to individuals with immunological diseases.

Homeowner rehabilitation— eligibility is limited to individuals/families earning less than 80% of area median income and residing in owner-occupied properties of one to four units.

Rental program— applicants are eligible to apply for 30 year deferred payment loans to support acquisition and/or rehabilitation of existing structures or new construction for multifamily rental use. The minimum project size is eight units. Loan amounts are capped at \$500,000 per project and \$30,000 per HOME-assisted unit. All units must be targeted to households earning no more than 60% of area median income. Twenty percent of the units must be affordable to households earning no more than 50% of area median income.

Project-based first-time homebuyer program— applicants are eligible to apply for funds to support acquisition and/or rehab of existing structures for sale to income-eligible first-time home buyers. Applicants also may seek funds for new construction of home ownership projects. The minimum project size is five ownership units.

Purchaser-based first-time homebuyer program— applicants may apply for funds to provide low-income households with an interest subsidy, down payment and/or closing cost assistance. Purchaser-based funds may not be used to assist homebuyers purchasing units with project-based first-time homebuyer funds.

For more information

For more information, please call the Division of Private Housing at (617) 727-7824.



Argeo Paul Cellucci, Governor
Jane Swift, Lieutenant Governor
Jane Wallis Gumble, Director

Massachusetts
Department of Housing &
Community Development
1 Congress Street
Boston, MA 02114

(617)727-7765
<http://www.state.ma.us/dhcd>

The Soft Second Loan Program

Fact Sheet

Developed by a task force of the Massachusetts Bankers Association in 1990, the Soft Second Loan Program (SSLP) is a joint initiative between the public and private sectors to increase homeownership opportunities for low and moderate income first-time homebuyers. The program makes purchasing a home easier by combining a conventional first mortgage with a publicly subsidized second mortgage.

The Division of Private Housing provides affordable homeownership and rental opportunities in the private sector. Among the programs that are administered by the division are those that fund and encourage the development of mixed-income projects sponsored by community housing partnerships and developers, that make housing overstock and foreclosure properties available to first time homebuyers, and that provide advantageous home financing terms for low- and moderate-income families.

How it works

Since many first time homebuyers have difficulty qualifying for a mortgage, the Soft Second program breaks a total mortgage amount in two. Participating private lenders qualify borrowers based on the monthly payments on the first mortgage and a reduced share of the monthly interest on the second mortgage. Public funds cover the remaining portion of the monthly interest on the second mortgage.

The first mortgage amount is less than 75% of the value of the property, allowing the borrower to avoid the additional expense of private mortgage insurance. A low 5% down payment is required of the borrower. The borrower makes reduced, interest-only payments on the second mortgage for 10 years. For the first 5 years, public funds cover up to 75% of the interest payments on the second mortgage. Over the next five years, the amount of subsidy gradually decreases and is phased out by year 10. Starting in the 11th year, borrowers assume principal and interest payments on the second mortgage. The gradual phaseout means payments remain constant for the first ten years, increase no more than 3% per year from years 6-10 and remain constant from year 10-30.

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Buyers are expected to pay no less than 28% and no more than 33% of their income for housing. For the second mortgage, buyers are allowed to borrow up to 20% of the purchase price (up to \$25,000).

Buyers who sell homes within five years of purchasing with the SSLP, must repay the full public subsidy used to cover the second mortgage interest payments. Buyers who sell after five years or longer must repay the subsidy used, or 20% of the net appreciation gained at the time of sale, whichever is less.

Who is eligible

Buyers: Limited to first-time homebuyers (buyers who have not owned a home the last three years). Generally, income limits are \$45,300 for a family of 4 in the Boston area, and \$40,039 for a family of 4 outside the Boston area. Income limits are determined by the source of the public subsidy (i.e. if Community Development Block Grant funds are used, participants must fall within CDBG income guidelines). Purchase price limits are \$135,000 for condominiums, \$180,000 for a two-family property and \$200,000 for a three-family property.

Program administrators: Eligible applicants are municipalities in partnership with lending institutions. The maximum amount available per community is \$300,000.

Application process

Buyers: Prospective first-time homebuyers should contact the Massachusetts Housing partnership fund at 617-338-7868, or DHCD at 617-727-7824, or their city or town hall.

Program administrators When funding becomes available, DHCD issues a notice to chief elected officials throughout the state. Interested communities can respond to the notice with a letter of interest describing the following:

- Local lenders willing to participate in the program
- Local resources committed to the program
- Program description prepared to notify local residents
- General readiness to implement the program

For more information

For more information, please call the Division of Private Housing at (617) 727-7824.



Argeo Paul Cellucci, Governor
Jane Swift, Lieutenant Governor
Jane Wallis Gumble, Director

Massachusetts
Department of Housing &
Community Development
1 Congress Street
Boston, MA 02114

(617)727-7765
<http://www.state.ma.us/dhcd>

Rental Development Action Loan Program

Fact Sheet

The Rental Development Action Loan program (RDAL) was created in the 1987 state budget to support rental housing and limited equity cooperatives for low and moderate income families. *No new funding commitments are being made* The program assisted approximately 2,800 units in 21 mixed-income developments, many with more than 25% of their units affordable.

The Division of Private Housing provides affordable homeownership and rental opportunities in the private sector. Among the programs that are administered by the division are those that fund and encourage the development of mixed-income projects sponsored by community housing partnerships and developers, that make housing overstock and foreclosure properties available to firsttime homebuyers, and that provide advantageous home financing terms for low- and moderate-income families.

How it works

RDAL provides 15-20 year declining subsidy loans to reduce operating costs in small to medium sized rental housing developments and limited equity cooperatives. Long term financing may come from the Massachusetts Housing Finance Agency (MHFA) or a private lender. The RDAL covers the difference between projected "attainable rents" on the open market, including rent from affordable units and the income needed to cover operating costs and debt service. The subsidy is intended to decrease each year with no subsidy needed by the end of the loan term. Developers must agree to low-income affordability for 15-20 years. The state is still making loan disbursements on existing projects.

Who is eligible

Private, limited dividend, for-profit or non-profit entities.

Application process

N/A

For further information

For more information, please call the Division of Private Housing at (617) 727-7824.



Argeo Paul Cellucci, Governor
Jane Swift, Lieutenant Governor
Jane Wallis Gumble, Director

Massachusetts
Department of Housing &
Community Development
1 Congress Street
Boston, MA 02114

(617) 727-7765
<http://www.state.ma.us/dhcd>

Facilities Consolidation Fund

Fact Sheet

The Facilities Consolidation Fund (FCF) was created by Chapter 52 of the Acts of 1993. It is a bond-financed loan program developed to help build community-based housing for clients of the Departments of Mental Health and Mental Retardation. The fund was created as a result of a Facilities Consolidation Plan, developed by the Executive Office of Health and Human Services, which recommended closing some state DMR and DMH facilities and transferring clients to community-based homes.

The Division of Private Housing provides affordable homeownership and rental opportunities in the private sector. Among the programs that are administered by the division are those that fund and encourage the development of mixed-income projects sponsored by community housing partnerships and developers, that make housing overstock and foreclosure properties available to first time homebuyers, and that provide advantageous home financing terms for low- and moderate-income families.

How it works

FCF equity loans can be used to finance up to 30% of the total development cost of each project. Loans are deferred for 30 years. Loans are subject to land-use restrictions requiring that the land be used to provide community based housing for DMH and DMR consumers. Restrictions are only lifted when the loan is fully repaid and the state certifies there is no longer a need to maintain the site as community-based housing. Support services for residents are funded by DMR/DMH. Various types of housing are allowed under the program: single and multifamily homes with 2-6 bedrooms, new homes, group homes, single-room-occupancy, and units in integrated housing developments

Who is eligible

Nonprofit entities only. The project must also meet the pre-approved needs of the DMR or DMH.

Application process

Applications are accepted on a rolling basis. DHCD makes loans to qualifying non-profits through the Community Economic Development Assistance Corporation (CEDAC).

For further information

For more information, please call the Division of Private Housing at (617) 727-7824.

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Argeo Paul Cellucci, Governor
Jane Swift, Lieutenant Governor
Jane Wallis Gumble, Director

Massachusetts
Department of Housing
and Community Development
1 Congress Street
Boston, MA 02114

(617)727-7765
<http://www.state.ma.us/dhcd>

McKinney Local Housing Authority Transitional Housing Program

Fact Sheet

The McKinney Local Housing Authority Transitional Housing Program (LHATHP) provides transitional housing services to homeless families. The program makes use of state-aided conventional housing units as transitional housing sites. Homeless families occupy these sites for a 12-18 month period in order to receive services to develop their self-sufficiency skills. Families who graduate from the program are offered an opportunity to go under lease with the local housing authority that provided the transitional unit.

The Division of Public Housing and Rental Assistance, which administers this program, has the responsibility for regulatory and administrative oversight of all state and federally-aided public housing programs which address the needs of low- and moderate-income families, the elderly and persons with disabilities.

How it works

The Department of Housing and Community Development (DHCD) administers the LHATHP through four local housing sites. Homeless families are screened by program case managers and those families selected are provided with one of these transitional units for a period of 12- 18 months. Once in the program, the household's needs are assessed and an individual service plan is developed. Appropriate services are then secured. Services include: job training, education, counseling, employment assistance, day care and life skills enhancement. Once the participant family has met the goals and objectives outlined in the service plan, the family is offered the opportunity to enter into a lease agreement with the housing authority.

Who is eligible

To be eligible for the LHATHP, a family must be homeless, as defined by HUD and identified as a household; and, with some services, be able to become self-sufficient and maintain permanent housing.

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**Application
process**

Referrals can come from two sources. The local Department of Transitional Assistance Homeless Coordinator can refer families that currently are in temporary emergency shelter. Or, the referral can come directly from a shelter provider. Referrals from either source are directed to one of the program case managers located at one of the four participating housing authorities. The case manager performs an assessment on each referral to determine if the program can meet the needs of the family. Once an eligibility decision is made the case managers contact the referral source and family to inform them of the eligibility decision.

**For further
information**

For more information, please contact the Division of Public Housing & Rental Assistance at (617)727-7130, ext. 538.

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Argeo Paul Cellucci, Governor
Jane Swift, Lieutenant Governor
Jane Wallis Gumble, Director

Massachusetts
Department of Housing
and Community Development
1 Congress Street
Boston, MA 02114

(617)727-7765
<http://www.state.ma.us/dhcd>

McKinney Shelter Plus Care Program

Fact Sheet

The McKinney Shelter Plus Care Program provides rental assistance and support services to homeless individuals and families with disabilities, primarily to those with mental illness, chronic substance abuse problems and/or HIV/AIDS. Tenants pay not more than 30% of their adjusted income towards the total housing cost. Support services are provided by a network of public and private entities.

The Division of Public Housing and Rental Assistance, which administers this program, has the responsibility for regulatory and administrative oversight of all state and federally-aided public housing programs which address the needs of low- and moderate-income families, the elderly and persons with disabilities.

How it works

The program provides rental assistance funds matched with supportive services for up to a five year period for homeless, disabled individuals and families. Rental assistance can be tenant-based or tied to a specific building or unit. Participation in supportive services is required. There are over 300 Shelter Plus Care subsidies distributed throughout the Commonwealth by the Department of Housing and Community Development (DHCD).

Who is eligible

Eligible recipients are homeless, disabled individuals and families. The program primarily serves those people with severe mental illness, chronic substance abuse, or HIV/AIDS.

Application process

The application process varies by program. Please contact the division for more information.

For further information

For further information, please contact the Bureau of Federal Rental Assistance at DHCD at (617)727-7130, ext. 655.

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Argeo Paul Cellucci, Governor
Jane Swift, Lieutenant Governor
Jane Wallis Gumble, Director

Massachusetts
Department of Housing
and Community Development
1 Congress Street
Boston, MA 02114

(617)727-7765
<http://www.state.ma.us/dhcd>

Massachusetts Rental Vouchers

Fact Sheet

The Massachusetts Rental Voucher Program (MRVP), formerly known as the Chapter 707 program, helps low-income families and individuals by offering both tenant- and project-based rental subsidies. The *tenant-based* voucher is assigned to the tenant and is valid for any housing unit that meets the standard of the state sanitary code. *Project-based* vouchers are assigned to a specific housing unit or development. The owner rents these units to a program eligible tenant. Project-based tenants who move forfeit the subsidy. In both cases, the program is administered locally by regional nonprofit housing agencies and local housing authorities.

The Division of Public Housing and Rental Assistance, which administers this program, has the responsibility for regulatory and administrative oversight of all state and federally-aided public housing programs which address the needs of low- and moderate-income families, the elderly and persons with disabilities.

How it works

For the *tenant-based* program, the state subsidy or voucher value is a set amount. This amount is determined by several factors: the tenant's income, household size and geography. The tenant then pays the difference between the value of the voucher and what the landlord charges for rent. At this time the program is frozen and no new applications are being accepted.

For the *project-based* program, the tenant pays either 30 or 35% of their adjusted gross income, depending upon whether or not heat is included in the utilities. While waiting lists for this program are lengthy, most housing agencies are still accepting applications.

Who is eligible

The following are the net income limits (set effective as of April 1, 1999):

1 person	\$16,480
2 "	\$22,120
3 "	\$27,760
4 "	\$33,400
5 "	\$39,040
6 "	\$44,680
7 "	\$50,320
8 "	\$55,960

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**Application
process**

The tenant-based program is presently closed to new applicants. The project-based program is still able to fill vacancies from housing agencies who have waiting lists. For those agencies with an open waiting list, a potential applicant should apply directly to their local office.

**For further
information**

Please contact the Bureau of State Rental Assistance at (617) 727-7130, ext. 655.

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Argeo Paul Cellucci, Governor
Jane Swift, Lieutenant Governor
Jane Wallis Gumble, Director

Massachusetts
Department of Housing &
Community Development
1 Congress Street
Boston, MA 02114

(617)727-7765
<http://www.state.ma.us/dhcd>

Section 8 Veterans Affairs Supported Housing Program

Fact Sheet

The Department of Housing and Community Development (DHCD) administers a pilot program, established by Housing and Urban Development (HUD) and the Department of Veterans Affairs (VA), which serves homeless veterans with severe psychiatric and/or substance abuse disorders.

The Division of Public Housing and Rental Assistance, which administers this program, has the responsibility for regulatory and administrative oversight of all state and federally-aided public housing programs which address the needs of low- and moderate-income families, the elderly and persons with disabilities.

How it works

The program combines an allocation of Section 8 rental vouchers from HUD with ongoing case management and clinical services provided by Veterans Affairs Supportive Housing (VASH). Services include: housing search assistance; community-based management services; outpatient health services; hospitalization; and other services on a regular basis.

Who is eligible

Homeless disabled veterans who are Section 8 eligible.

Application process

All applicants must be referred to DHCD by the VASH staff.

Grants

Currently there are approximately 62 VASH subsidies distributed by DHCD throughout Greater Boston and the North Shore regions.

For further information

Please contact the Bureau of Federal Rental Assistance at (617) 727-7130, ext. 655.

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Argeo Paul Cellucci, Governor
Jane Swift, Lieutenant Governor
Jane Wallis Gumble, Director

Massachusetts
Department of Housing &
Community Development
1 Congress Street
Boston, MA 02114

(617)727-7765
<http://www.state.ma.us/dhcd>

Section 8 Housing Options Program

Fact Sheet

The Housing Options Program (HOP), operated in Greater Boston, provides housing assistance to low-income disabled persons who are homeless or at risk of homelessness. HOP is a collaborative effort of the Department of Housing and Community Development (DHCD), Department of Mental Health (DMH), Department of Mental Retardation (DMR), Department of Public Health (DPH), Executive Office of Health and Human Services (EOHHS) and Massachusetts Rehabilitation Commission (MRC). The program combines 175 Section 8 vouchers with support services. HOP subsidies are allocated by disability with appropriate services provided to each disability group. Each participating human service commission commits funds to support direct services and activities of the lead service agency, JRI Health.

The Division of Public Housing and Rental Assistance, which administers this program, has the responsibility for regulatory and administrative oversight of all state and federally-aided public housing programs which address the needs of low- and moderate-income families, the elderly and persons with disabilities.

How it works

Persons accepted into the program receive a Section 8 Voucher and supportive services. A lead service agency, JRI Health, provides the critical linkages to other service providing agencies throughout the Commonwealth.

Who is eligible

Very low-income disabled persons who are homeless or living in transitional housing and Section 8 eligible.

Application process

All applicants must be referred to DHCD by the JRI Health staff.

Grants

Currently there are approximately 175 HOP subsidies distributed by DHCD.

For further information

Please contact the Bureau of Federal Rental Assistance at (617) 727-7130, ext. 655.

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Argeo Paul Cellucci, Governor
Jane Swift, Lieutenant Governor
Jane Wallis Gumble, Director

Massachusetts
Department of Housing &
Community Development
1 Congress Street
Boston, MA 02114

(617)727-7765
<http://www.state.ma.us/dhcd>

Section 8 Family Unification Program

Fact Sheet

The Family Unification Program (FUP) provides housing assistance to families who face possible separation from their children due to a lack of adequate housing. FUP is a collaborative effort between the Department of Housing and Community Development (DHCD) and the Department of Social Services (DSS).

The Division of Public Housing and Rental Assistance, which administers this program, has the responsibility for regulatory and administrative oversight of all state and federally-aided public housing programs which address the needs of low- and moderate-income families, the elderly and persons with disabilities.

How it works

Two populations are targeted for the FUP: (1) battered women and their children who have been displaced because of the battering situation and have not secured permanent, standard, replacement housing; and (2) families with children in placement who have substantially complied with all the Department of Social Services (DSS) service plan tasks, but do not have permanent or adequate housing to which their children can be returned to.

Regional FUP waiting lists are maintained at each DHCD Section 8 contractor agency. Applicants to these lists are made by DSS referrals only. Each list is limited to 25 applicants at one time. Once selected for the FUP, participants must follow all conventional Section 8 requirements.

Who is eligible

All applicants must have an open DSS case at the time of referral/application and must be Section 8 eligible. DHCD and DSS hope to help two population groups: displaced battered women and their children who don't have permanent housing, and families with children in placement who have substantially complied with all DSS service plan tasks but do not have permanent, adequate housing to which their children can be returned.

(continued)

**Application
process**

All applicants must be referred to DHCD by DSS staff.

Grants

Currently there are 473 FUP subsidies distributed by DHCD throughout the Commonwealth.

**For further
information**

Please contact the Bureau of Federal Rental Assistance at (617) 727-7130, ext. 655.

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Argeo Paul Cellucci, Governor
Jane Swift, Lieutenant Governor
Jane Wallis Gumble, Director

Massachusetts
Department of Housing &
Community Development
1 Congress Street
Boston, MA 02114

(617)727-7765
<http://www.state.ma.us/dhcd>

Section 8 Moderate Rehab Single Room Occupancy

Fact Sheet

The Section 8 Moderate Rehabilitation Single Room Occupancy (SRO) program provides project-based rental assistance for homeless individuals.

The Division of Public Housing and Rental Assistance, which administers this program, has the responsibility for regulatory and administrative oversight of all state- and federally-aided public housing programs which address the needs of low- and moderate-income families, the elderly and persons with disabilities.

How it works

Tenants pay no more than 30% of their adjusted income for rent and utilities. Supportive services are generally required to be made available to the tenants; and a project sponsor arranges for the provision of these services. Acceptance of these services, however, is not a tenant eligibility requirement.

DHCD administers five Section 8 Moderate Rehabilitation SRO developments, as follows: In Lowell, 8 units targeted to persons living with AIDS/HIV; in Worcester, 38 units for homeless individuals; in Gardner, 15 units targeted to homeless veterans; and in Haverhill, 19 units targeted to homeless veterans.

The monthly rental assistance housing subsidy is administered by DHCD's regional Section 8 contractors.

Who is eligible

Very low-income homeless individuals who may or may not have supportive service needs.

Application process

The federal Department of Housing and Urban Development (HUD) makes Section 8 Single Room Occupancy (SRO) rental assistance available through an annual McKinney competition process that includes the Supportive Housing and Shelter Plus Care programs. HUD enters into annual contracts with eligible providers.

For further information

For more information, please contact the Bureau of Federal Rental Assistance at DHCD at (617)727-7130, ext. 655.

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Argeo Paul Cellucci, Governor
Jane Swift, Lieutenant Governor
Jane Wallis Gumble, Director

Massachusetts
Department of Housing &
Community Development
1 Congress Street
Boston, MA 02114

(617)727-7765
<http://www.state.ma.us/dhcd>

Section 8 Mainstream Housing Program

Fact Sheet

The Mainstream Housing Program provides tenant-based housing assistance in the form of a Section 8 Voucher to very low income disabled families and individuals.

The Division of Public Housing and Rental Assistance, which administers this program, has the responsibility for regulatory and administrative oversight of all state and federally-aided public housing programs which address the needs of low- and moderate-income families, the elderly and persons with disabilities.

How it works

The program operates exactly like the Section 8 program, with the exception that the applicants must have one or more family members with a disability. Each DHCD regional contractor has the authorization to select up to 25 Mainstream applicants who reside in the region overseen by DHCD's contractor. As participants leave the Mainstream program, they are replaced by other applicants from the region.

The Mainstream program allows participating housing agencies the ability to screen their existing waiting lists for disabled applicants and offer them Section 8 assistance on a somewhat faster track than conventional applicants.

Who is eligible

Households with one or more disabled family members who are Section 8 eligible.

Application process

All applicants must be on an existing DHCD Section 8 wait list.

Grants

Currently there are 200 Mainstream subsidies distributed by DHCD throughout the Commonwealth.

For further information

Please contact the Bureau of Federal Rental Assistance at (617) 727-7130, ext. 655.

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Argeo Paul Cellucci, Governor
Jane Swift, Lieutenant Governor
Jane Wallis Gumble, Director

Massachusetts
Department of Housing &
Community Development
1 Congress Street
Boston, MA 02114

(617)727-7765
<http://www.state.ma.us/dhcd>

Section 8 Designated Housing (DSG) Program

Fact Sheet

Designated Housing (DSG) is a collaborative effort of the Massachusetts Department of Housing and Community Development (DHCD) and the Massachusetts Housing Finance Agency (MHFA). This unique program utilizes tenant-based certificates and vouchers targeted to non-elderly disabled persons.

The Division of Public Housing and Rental Assistance, which administers this program, has the responsibility for regulatory and administrative oversight of all state and federally-aided public housing programs which address the needs of low- and moderate-income families, the elderly and persons with disabilities.

How it works

The DSG provides Section 8 tenant-based subsidies for non-elderly disabled individuals who are on the waiting lists at specific MHFA developments. The purpose of this program is to provide alternative housing opportunities for those disabled persons who may not receive assistance at developments which have established preferences for the admission of elderly families.

The DSG has a ranking preference for non-elderly disabled persons on specific MHFA waiting lists. If there are not enough applicants on these lists, non-elderly individuals who are on DHCD's regional Section 8 waiting lists are then eligible for consideration, but will only be served if there are no other eligible applicants from the MHFA lists.

Once selected for the DSG, all conventional Section 8 requirements apply.

Who is eligible

Very low income non-elderly disabled persons who are Section 8 eligible

Application process

To be eligible, applicants must already be on either an existing MHFA development waiting list or an existing DHCD Section 8 waiting list.

(continued)

Grants

Currently there are 400 DSG subsidies distributed by DHCD throughout the Commonwealth.

**For further
information**

Please contact the Bureau of Federal Rental Assistance at (617) 727-7130, ext. 655.

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Argeo Paul Cellucci, Governor
Jane Swift, Lieutenant Governor
Jane Wallis Gumble, Director

Massachusetts
Department of Housing &
Community Development
1 Congress Street
Boston, MA 02114

(617)727-7765
<http://www.state.ma.us/dhcd>

Section 8 Raising the Next Generation Program

Fact Sheet

The purpose of the Raising the Next Generation Program (RNG) is to provide housing assistance to very low-income elderly (or near elderly) persons who are responsible for raising young children.

The Division of Public Housing and Rental Assistance, which administers this program, has the responsibility for regulatory and administrative oversight of all state and federally-aided public housing programs which address the needs of low- and moderate-income families, the elderly and persons with disabilities.

How it works

The program is targeted to those families who can live independently within the community but due to their unique family composition, need special support services for both elderly persons and young children.

RNG is a unique program that links federal rental assistance in the form of Section 8 Vouchers with support services designed for grandparents raising children in Boston's metropolitan area. Both The Department of Housing and Community Development (DHCD) and the Boston Aging Concerns Young and Old (BACYOU) initiated this program in 1998 and are responsible for the management of support services.

Who is eligible

Very low-income families with a head of household 50 years of age or older and who is the custodian responsible for raising young children. The family must be otherwise Section 8 eligible.

Application process

All applicants must be referred to DHCD by BACYOU staff.

Grants

Currently there are 50 RNG subsidies distributed by DHCD throughout the Boston metropolitan area.

For further information

Please contact the Bureau of Federal Rental Assistance at (617) 727-7130, ext. 655.

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Argeo Paul Cellucci, Governor
Jane Swift, Lieutenant Governor
Jane Wallis Gumble, Director

Massachusetts
Department of Housing &
Community Development
1 Congress Street
Boston, MA 02114

(617)727-7765
<http://www.state.ma.us/dhcd>

Section 8 Tenant-Based Rental Assistance for Persons Living with HIV/AIDS

Fact Sheet

The Section 8 Tenant-Based Rental Assistance (TBRA) provides rental subsidies and support services for persons living with HIV/AIDS. The goal of the program is to assist individuals and families with HIV/AIDS by helping them to stabilize their lives, overcome problems, and promote living with dignity.

The Division of Public Housing and Rental Assistance, which administers this program, has the responsibility for regulatory and administrative oversight of all state and federally-aided public housing programs which address the needs of low- and moderate-income families, the elderly and persons with disabilities.

How it works

Persons accepted into the program receive a federal rental subsidy either in the form of a Section 8 Voucher or HOME tenant-based certificate, and supportive services. A lead service agency, JRI Health, provides intake, assessment, housing search and provides the critical linkages to other service providing agencies throughout the Commonwealth. Supportive services may include: assistance finding a suitable apartment; case management; substance abuse/relapse prevention support; coordinating home health services; home-based mental health support; housekeeping assistance; and help arranging respite care, day care and transportation.

Who is eligible

Very low-income persons living with HIV/AIDS who are also Section 8 eligible.

Application process

All applicants must be referred to DHCD by the JRI Health staff.

Grants

Currently there are approximately 100 TBRA subsidies distributed by DHCD throughout the Commonwealth.

For further information

Please contact the Bureau of Federal Rental Assistance at (617) 727-7130, ext. 655.

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Argeo Paul Cellucci, Governor
Jane Swift, Lieutenant Governor
Jane Wallis Gumble, Director

Massachusetts
Department of Housing &
Community Development
1 Congress Street
Boston, MA 02114

(617)727-7765
<http://www.state.ma.us/dhcd>

Section 8: Family Self-Sufficiency

Fact Sheet

The Section 8 Family Self Sufficiency Program (FSS) is designed to enable families to achieve economic independence and self-sufficiency. By linking Section 8 tenant-based vouchers with the help of both private and public resources, families are able to receive job training, educational services and other much needed assistance over a five year period. The goal is to eliminate the clients' need for public assistance.

The Division of Public Housing and Rental Assistance, which administers this program, has the responsibility for regulatory and administrative oversight of all state and federally-aided public housing programs which address the needs of low- and moderate-income families, the elderly and persons with disabilities.

How it works

The purpose of the program is to coordinate the use of Section 8 rental assistance with public and private resources in order to assist eligible families achieve economic independence and self-sufficiency. Public housing agencies work with the public and private sectors to put together a workforce enhancement program where the participating Section 8 recipients can receive necessary training and counseling, such as skill building, job training, and educational opportunities, and be referred to other ancillary supports such as child care and transportation providers.

A five year "Contract of Family Participation" is tailored for each participant. This contract outlines the participant's goals and describes the various work-related activities in which the participant agrees to participate. The participant is allowed to modify their goals as they gain more perspective on their future and gain more work experience.

As the participant's income and rent share increases, an escrow account is established by the public housing agency in order to set aside funds for the participant at the end of the program. Upon successful completion of the program, the participant can use these funds for any purpose, such as homeownership, starting a business, paying off loans, or going back to school. The participant is also able to access

(continued)

their escrow funds during the five year contract term as long as it's for work-related purposes, such as paying car insurance, buying a uniform or enrolling in a job-related course. Generally, midterm use of the escrow is limited, in order to ensure that funds are available for the participant when they have completed the program. The escrow funds are available to those participants who no longer have a need for public assistance. However, successful FSS graduates are still eligible to receive housing assistance.

Who is eligible

Current Section 8 program participants in good standing.

Application process

Each DHCD Section 8 contractor routinely markets their Family Self Sufficiency program to current program participants. All participants are eligible to participate, provided they agree to sign a five year Contract of Family Participation. This contract outlines the various activities which the participant needs to complete in order to develop the skills, education and training necessary to secure and sustain employment. The participant takes an active role in the design and future modification of their plan.

For further information

For more information, please contact either the local housing authority in a community of your choice, or contact the Bureau of Federal Rental Assistance at (617) 727-7130.

division of public housing & rental assistance



Argeo Paul Cellucci, Governor
Jane Swift, Lieutenant Governor
Jane Wallis Gumble, Director

Massachusetts
Department of Housing &
Community Development
1 Congress Street
Boston, MA 02114

(617)727-7765
<http://www.state.ma.us/dhcd>

Section 8 Housing Choice Voucher Program

Fact Sheet

The Section 8 Voucher program increases affordable housing choices for very low-income households by helping families pay a portion of their rent in privately owned housing.

The Division of Public Housing and Rental Assistance, which administers this program, has the responsibility for regulatory and administrative oversight of all state and several federally-aided public housing programs which address the needs of low- and moderate-income families, the elderly and persons with disabilities.

How it works

Eligible households are issued a Section 8 Voucher. The family is then given up to four months to locate their own rental housing, which can be located anywhere in the country, or they can elect to remain in their current unit provided it meets program requirements. Rental units must meet minimum standards of health and safety. The rent for the unit must be reasonable in comparison to rents charged for similar, unassisted apartments in the building. A rental subsidy is paid directly to the landlord on behalf of the participating family by the housing agency. The subsidy is determined by the family's income. The family pays the difference between the actual rent charged by the landlord and the amount subsidized by the Section 8 program.

The Department of Housing and Community Development (DHCD) contracts with eight regional housing agencies and one local housing authority to administer its portfolio of Section 8 subsidies.

Who is eligible

Eligibility is based on the family's total gross income. At least 75% of all vouchers issued by a housing agency must be targeted to households whose total income does not exceed 30% of the area median income. HUD establishes the income limits.

(continued)

Application process

Applicants must contact the regional housing agency. Since the demand for housing assistance often exceeds the limited available resources, long waiting lists often exist and are frequently closed due to the number of families waiting. Preference is given to the homeless or those applicants who live in substandard housing; those who pay more than 50% of their income for rent; and those who are involuntarily displaced (Note: In Massachusetts, families can also apply to over 100 local housing authorities that also administer the Section 8 program).

Grant Amounts

DHCD manages a Section 8 Voucher Program which serves over 15,000 households.

**For further
information**

For more information, please contact either the local housing authority in a community of your choice, or contact the Bureau of Federal Rental Assistance at (617)727-7130, ext. 655.

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Argeo Paul Cellucci, Governor
Jane Swift, Lieutenant Governor
Jane Wallis Gumble, Director

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Department of Housing &
Community Development
1 Congress Street
Boston, MA 02114

(617) 727-7765
<http://www.state.ma.us/dhcd>

Special Needs Housing

Fact Sheet

The Special Needs Housing programs (Chapters 689, 167) are designed to provide specialized services for tenants at local housing authorities with mental illness, mental retardation or physical disabilities. The purpose of these programs is to provide on-site services so tenants can maintain a maximum level of independence.

The Division of Public Housing and Rental Assistance, which administers this program, has the responsibility for regulatory and administrative oversight of all state-aided public housing programs which address the needs of low- and moderate-income families, the elderly and persons with disabilities.

How it works

Most of the programs are shared houses for people eligible for services of the Department of Mental Health or Department of Mental Retardation. The local housing authority (LHA) owns the building and leases it to a residential services provider, which provides staff at the house to assist residents. Providers are under contract with the state human services agency whose clients are served at the site.

Who is eligible

Residents are referred to the shared house by the state human services agency based on the match between the applicant's need and the services offered at the house. People with interest in residing in a shared house should contact the local area office of the Department of Mental Health or Department of Mental Retardation. LHAs do not select tenants for these programs, with the exception of Ch. 689 family housing where households need wheelchair accessibility. Interested households seeking these units must apply to the local housing authority and are eligible based on income and need for accessible housing.

Grant amounts

The typical grant to develop a house for eight people is \$800,000. This covers land or building acquisition, construction or renovation costs, and design and other soft costs.

For further information

Please contact the Bureau of Housing Development and Construction at (617) 727-7130, ext. 627.

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Argeo Paul Cellucci, Governor
Jane Swift, Lieutenant Governor
Jane Wallis Gumble, Director

Massachusetts
Department of Housing &
Community Development
1 Congress Street
Boston, MA 02114

(617)727-7765
<http://www.state.ma.us/dhcd>

Public Housing Capital Improvement

Fact Sheet

The Public Housing Capital Improvement program is designed to protect the state's long-term investment in public housing. The 1993 housing bond bill included \$130 million for public housing capital improvements, which was awarded by the Department of Housing and Community Development to local housing authorities who demonstrated a serious need for funding. All funding was committed and was spent over the following four years. An additional \$187 million was authorized in the 1998 housing bond bill signed on August 7, 1998, and awards were made to local housing authorities in February, 1999.

The Division of Public Housing and Rental Assistance, which administers this program, has the responsibility for regulatory and administrative oversight of all state-aided public housing programs which address the needs of low- and moderate-income families, the elderly and persons with disabilities.

How it works

Local housing authorities apply for modernization funds through the Bureau of Housing Development and Construction, within DHCD. DHCD reviews applications and awards funds based on need.

Who is eligible

All state-aided public housing agencies. Funding occurs only after the passage of housing bond bills.

For further information

Please contact the Bureau of Housing Development and Construction at 617-727-7130, ext. 627.

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Argeo Paul Cellucci, Governor
Jane Swift, Lieutenant Governor
Jane Wallis Gumble, Director

Massachusetts
Department of Housing &
Community Development
1 Congress Street
Boston, MA 02114

(617)727-7765
<http://www.state.ma.us/dhcd>

The Alternative Housing Vouchers Program

Fact Sheet

Established in 1995, the Alternative Housing Vouchers Program (AHVP) provides rental vouchers to disabled applicants who are not elderly and who have been determined eligible for Chapter 667 (elderly and disabled) housing.

The Division of Public Housing and Rental Assistance, which administers this program, has the responsibility for regulatory and administrative oversight of all state and federally-aided public housing programs which address the needs of low- and moderate-income families, the elderly, and persons with disabilities.

How it works

A tenant will pay either 25 or 30% of their net income to the landlord, depending on whether or not the utilities are included in the rent; and the state's local housing authority will pay the remainder.

Who is eligible

Those applicants who are eligible under the Ch. 667 elderly and disabled program, but who are under the age of 60.

Application process

The AHVP program is presently temporarily closed to new applicants. When the program is reopened, applicants can apply at any one of the 39 local housing agencies that have received an allocation of Alternative Housing Vouchers. If eligible, their names will be placed on a waiting list. Once their name reaches the top of the list, the applicants will be given a briefing on all aspects of the program. During the briefing, the applicant will receive an AHVP Voucher which allows 120 days to locate appropriate housing. The vouchers can be used throughout Massachusetts only.

For further information

Please contact the Bureau of State Rental Assistance for more information at (617) 727-7130, ext. 655.

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Argeo Paul Cellucci, Governor
Jane Swift, Lieutenant Governor
Jane Wallis Gumble, Director

Massachusetts
Department of Housing &
Community Development
1 Congress Street
Boston, MA 02114

(617) 727-7765
<http://www.state.ma.us/dhcd>

Public Housing Operating Subsidies

Fact Sheet

The Housing Operating Subsidy Program, funded through the annual state budget, provides for the operation of state-funded public housing. The Ch. 667 (elderly), Ch. 200 (veterans family housing), Ch. 705 (family housing), and some units from Ch. 689 (special needs housing) are included in this program.

The Division of Public Housing and Rental Assistance, which administers this program, has the responsibility for regulatory and administrative oversight of all state and federally-aided public housing programs which address the needs of low- and moderate-income families, the elderly and persons with disabilities.

How it works

The Department approves an operating budget for the local housing authorities. Once the budget is approved, the level of spending is authorized. When income at the housing authority falls short of the approved level, DHCD provides a subsidy for the balance. Because of the number of low-income residents in some housing authority developments, rents do not generate sufficient income to cover operating expenses and thus, an operating subsidy is required.

Who is eligible

All local and regional housing authorities formed under Massachusetts General Law Chapter 121B.

Application process

Subsidies are distributed on a formula basis for units constructed under Chapter 200, 667, and 705 programs. Some units from Ch. 689 are also included. The Chapter 200 program is closed. Chapters 667 and 705 construction grants are awarded on a competitive Request for Responses process.

Grant Amounts

\$32,273,920

For further information

Please call the Bureau of Housing Finance at (617) 727-7130, ext. 625.

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Argeo Paul Cellucci, Governor
Jane Swift, Lieutenant Governor
Jane Wallis Gumble, Director

Massachusetts
Department of Housing &
Community Development
1 Congress Street
Boston, MA 02114

(617)727-7765
<http://www.state.ma.us/dhcd>

Family Low-Income Housing

Fact Sheet

The Family Low Income Housing program (Chapters 200 and 705) is a state-funded program that aims to provide housing for low-income families in neighborhoods throughout the state. Local housing authorities create housing developments for low-income families by constructing new units and/or acquiring existing homes or condominium units.

The Division of Public Housing and Rental Assistance, which administers this program, has the responsibility for regulatory and administrative oversight of all state and federally-aided public housing programs which address the needs of low- and moderate-income families, the elderly and persons with disabilities.

How it works

Households seeking public housing assistance must apply for housing in the community in which they are interested in living. Each local housing authority (LHA) issues its own application for the housing it manages. Applications are available by calling or visiting a local housing authority. There is no limit to the number of applications that a household can file.

The people who live in state-aided chapter 200 or 705 family housing pay 30% of their income for rent. The Department of Housing and Community Development (DHCD) provides subsidy funds to local housing authorities to cover the costs of operating state-aided housing not provided for by reduced tenant rents of 30% of income.

Who is eligible

For state-aided elderly/handicapped housing, net income and age are the basis for eligibility.

Income limits are set at 80% of the median income for the area in which the community is located, varying by household size and location. They are set every two years, with the most recent income limits set in August of 1998. An applicant's net income is calculated by totalling each household member's (above 18 years old) gross income less any applicable deductions.

(continued)

Once the household has been determined financially eligible it must then be determined qualified for state-aided public housing by the LHA. Using the qualification standards contained in DHCD's eligibility and selection criteria, each LHA screens each applicant household to ensure that each applicant and his or her household members are qualified for state-aided public housing. Applicants found either ineligible or unqualified have the right to appeal such a decision locally at the housing authority and if necessary, at DHCD.

Selection process

Eligible and qualified applicants are selected by the local housing authority in accordance with DHCD's regulation on tenant selection. Once the individual need of each applicant household is considered, applicants are selected in chronological order by date of application, with a preference given to veterans, local residents, and in some cases, minorities. Priority consideration is granted for households determined to be homeless through no fault of their own (contact division for more information).

For further information

For more information, please contact either the local housing authority in a community of your choice, or the Bureau of Asset Management at (617)727-7130, ext. 665.

division of public housing & rental assistance



Argeo Paul Cellucci, Governor
Jane Swift, Lieutenant Governor
Jane Wallis Gumble, Director

Massachusetts
Department of Housing &
Community Development
1 Congress Street
Boston, MA 02114

(617)727-7765
<http://www.state.ma.us/dhcd>

Elderly/Handicapped Low-Income Housing

Fact Sheet

The Elderly/Handicapped Low Income Housing program (Chapter 667) provides housing for qualified low-income elderly and handicapped persons, as defined in Massachusetts General Law Ch. 121B. Passed in 1954, the program allows local housing authorities (LHAs) the opportunity to acquire, build and/or rehabilitate conventional housing.

The Division of Public Housing and Rental Assistance, which administers this program, has the responsibility for regulatory and administrative oversight of all state and federally-aided public housing programs which address the needs of low-income families, the elderly and persons with disabilities.

How it works

Households seeking public housing assistance must apply for housing in the community in which they are interested in living. Each local housing authority (LHA) issues its own application for the housing it manages. Applications are available by calling or visiting a local housing authority. There is no limit to the number of applications that a household can file.

The people who live in state-aided chapter 667 elderly/handicapped housing pay 30% of their income for rent. The Department of Housing and Community Development (DHCD) provides subsidy funds to local housing authorities to cover the costs of operating state-aided housing not provided for by reduced tenant rents of 30% of income.

Who is eligible

For state-aided elderly/handicapped housing, net income and age are the basis for eligibility.

Income limits are set at 80% of the median income for the area in which the community is located, varying by household size and location. They are set every two years, with the most recent income limits set in August of 1998. An

(continued)

applicant's net income is calculated by totalling each household member's (above 18 years old) gross income less any applicable deductions.

Persons who are at least 60 years of age are considered elderly. Non-elderly low-income persons with one or more physical or mental impairments may be determined eligible for Ch.667 housing if the impairment is considered to be of long and continued duration; and if the private market is unable to provide the applicant with elderly/handicapped accessibility and forces him or her to live in decedent, substandard housing and/or pay excessive rents.

Once the household has been determined financially eligible it must then be determined qualified for state-aided public housing by the LHA. Using the qualification standards contained in DHCD's eligibility and selection criteria, each LHA screens each applicant household to ensure that each applicant and his or her household members are qualified for state-aided public housing. Applicants found either ineligible or unqualified have the right to appeal such a decision locally at the housing authority and if necessary, at DHCD.

Selection process

Eligible and qualified applicants are selected by the local housing authority in accordance with DHCD's regulation on tenant selection. Once the individual need of each applicant household is considered, applicants are selected in chronological order by date of application, with a preference given to veterans, local residents, and in some cases, minorities. Priority consideration is granted for households determined to be homeless through no fault of their own (contact division for more information).

For further information

For more information, please contact either the local housing authority in a community of your choice, or contact the Bureau of Asset Management at (617)727-7130, ext. 665.

division of public housing & rental assistance



Argeo Paul Cellucci, Governor
Jane Swift, Lieutenant Governor
Jane Wallis Gumble, Director

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Community Development
1 Congress Street
Boston, MA 02114

(617)727-7765
<http://www.state.ma.us/dhcd>

Supportive Senior Housing Program

Fact Sheet

The Department of Housing and Community Development (DHCD) and the Executive Office of Elder Affairs (Elder Affairs) have developed an innovative program which offers senior citizens in public housing access to some of the benefits of assisted living. The Supportive Senior Housing Program, a new 2 year pilot program which began on 11/1/98, provides access to popular supportive services such as 24-hour on-site personal care staff, housekeeping, a daily meals program, medication reminders, transportation, shopping and laundry service. This program helps prevent premature nursing home institutionalization by giving senior citizens the help they need to remain in their public housing communities with privacy, dignity and independence. Currently, the program is being implemented by the Gardner Housing Authority at 116 Church Street (183 units), the Watertown Housing Authority at 55 Waverly Street (164 units) and the Salem Housing Authority at 27 Charter Street (110 units) with the Elder Affairs budget recommendations for FY 2000 calling for \$825,000 to create 15 additional supportive living sites in partnership with DHCD.

How it works

- Elder Affairs, in collaboration with local housing authorities, contracts with local service providers known as Aging Service Access Points (ASAPs) to supply supportive services for residents at developments served by the Supportive Senior Housing Program. (ASAPs are private, non-profit corporations which contract directly with local agencies to provide case management services such as comprehensive, individual needs assessments and service plans.);
- The ASAPs selected to perform this work are already under contract with Elder Affairs to determine the service needs of local seniors;
- DHCD provides \$2,050 per month, per site and Elder Affairs provides \$2,050 per month, per site to assist in financing the initiative;

(continued)

- Elder Affairs provides periodic financial reports to DHCD documenting expenditure of funds

Who is eligible

Seniors who:

- reside in selected senior public housing developments, meet Elder Affairs income guidelines and are determined by a case manager from the local ASAP to require supportive services; or
- do not qualify for home care services based on their relative need and income , but can privately purchase supportive services on a sliding fee basis.

For more information

For more information, please contact the Division of Public Housing & Rental Assistance at (617) 727-7130, ext. 691.

Division of Neighborhood Services



Argeo Paul Cellucci, Governor
Jane Swift, Lieutenant Governor
Jane Wallis Gumble, Director

Massachusetts
Department of Housing &
Community Development
1 Congress Street
Boston, MA 02114

(617)727-7765
<http://www.state.ma.us/dhcd>

The Low-Income Weatherization Assistance Program

Fact Sheet

The Low-Income Weatherization Assistance Program (WAP) provides eligible households with full scale home energy conservation services.

The Bureau of Energy Programs (BEP), within the DHCD's Division of Neighborhood Services, has administrative, programmatic, and fiscal oversight of the U.S. Department of Energy (DOE) funded program. The Weatherization Assistance Program is operated locally by a network of 12 community based organizations across the Commonwealth under contract with DHCD/BEP.

How it works

The Weatherization Assistance Program is designed to assist low-income households reduce their heating bills by providing full scale home energy conservation services. The program is operational year around. The actual conservation work completed is dependent on the specific needs of the home. After a household is determined eligible, the local agency schedules an energy inspection of the home. A Mass. Certified Energy Auditor completes a full inspection of the energy and health and safety concerns of the home and completes a Work Order/Job Write-Up. Local weatherization contractors are hired to complete the work at no cost to the occupants. Typical work completed includes air sealing, attic and/or sidewall insulation, weatherstripping, and minor repairs associated with the weatherization work. Heating system work, if needed is typically referred to a separate program administered by DHCD/BEP. All work receives a thorough Quality Control inspection by the agency's Energy Auditor. To the greatest extent possible, work is coordinated with any utility-funded Demand Side Management (DSM) programs that may be available in the area.

(continued)

Who is eligible

Households with incomes up to 175% of the Federal Poverty level may be eligible for the Weatherization Assistance Program. Program eligibility is based on household eligibility for the LIHEAP Program. In addition, those households with a member receiving AFDC or SSI are categorically eligible. Due to limited funding, priority points are awarded to households with members who are elderly, handicapped, children under 7, or Native Americans. Households with exceptionally high energy bills also may receive priority of service. Tenants (with landlord approval) as well as homeowners are eligible for weatherization.

**Application
process**

Applicants must apply and be determined eligible for Federal LIHEAP (Fuel Assistance) to be eligible for the Weatherization Assistance Program. The Head of Household must apply to the local LIHEAP agency. Applicants are required to provide household income information.

Grants

Weatherization services vary dependent on the specific needs of the home and DOE approved conservation measures. Typical jobs range from \$200 to a maximum of \$3,500 with the average grant approximately \$1,300. No client contribution is required.

**For more
information**

For more information, please call the Division at (617)727-7004 or 1 (800) 632-8175.



Argeo Paul Cellucci, Governor
Jane Swift, Lieutenant Governor
Jane Wallis Gumble, Director

Massachusetts
Department of Housing &
Community Development
1 Congress Street
Boston, MA 02114

(617)727-7765
<http://www.state.ma.us/dhcd>

Heating Emergency Assistance Retrofit Task Weatherization Assistance Program

Fact Sheet

The Heating Emergency Assistance Retrofit Task Weatherization Assistance Program (HEARTWAP) is designed to provide heating system repair and replacement services to low-income households. The Bureau of Energy Programs (BEP), within the DHCD's Division of Neighborhood Services, has administrative and fiscal oversight of the HEARTWAP. The Program is operated locally by a network of 22 community based organizations across the Commonwealth under contract with DHCD/BEP.

The Division of Neighborhood Services is responsible for planning, implementing and monitoring the delivery of federal and state antipoverty, neighborhood economic development, homelessness prevention, fuel assistance and weatherization programs across the Commonwealth, working in cooperation with the federal government, other state agencies, local and regional non-profits and the private sector.

How it works

The HEARTWAP provides heating system services to low-income households. The program is funded through the Conservation Set-Aside from the Low-Income Home Energy Assistance Program (LIHEAP). The program is operational year around. During the winter months, the program serves primarily as an emergency intervention service to provide assistance to low-income clients having problems with the operation of their primary heating system. Eligible households call the local administering agencies and notify HEARTWAP staff when they are having a problem. Heating companies, under contract with the local agency, provide services necessary to keep the heating system operating effectively and safely. The client's dealer of record is utilized whenever possible. Provisions are in place for clients to contact their dealer directly if the emergency occurs during the evening or on weekends. During the Spring and Summer months, the HEARTWAP provides heating system maintenance services subject to the availability of funds.

(continued)

Who is eligible

Households with incomes up to 175% of the Federal Poverty level may be eligible for the HEARTWAP. Program eligibility is based on household eligibility for the current year's LIHEAP Program. LIHEAP eligible homeowners are eligible for HEARTWAP services. Tenants are eligible for some services, but are required to first contact their landlord, the party responsible for the maintenance of the heating system.

Application process

Applicants must apply for and be determined eligible for the current year Federal LIHEAP (Fuel Assistance) to be eligible for the HEARTWAP. The Head of Household must apply to the local LIHEAP agency. Applicants are required to provide household income information.

Grants

HEARTWAP services vary depending on the specific needs of the home. Emergency repairs average between \$50-\$150. Heating system replacements for unsafe, inoperable, and irreparable systems can be as high as \$2,500. Related asbestos abatement (only when absolutely necessary in conjunction with the heating system work) is allowable up to \$1,200. Prior BEP approval is required for all heating system replacements and asbestos abatement jobs. Clients are requested (but not required) to make an in-kind contribution towards the heating system service.

For more information

For more information please contact the Division of Neighborhood Services at (617)727-7004 or (800)635-8175.



Argeo Paul Cellucci, Governor
Jane Swift, Lieutenant Governor
Jane Wallis Gumble, Director

Massachusetts
Department of Housing &
Community Development
1 Congress Street
Boston, MA 02114

(617)727-7765
<http://www.state.ma.us/dhcd>

The Low-Income Home Energy Assistance Program

Fact Sheet

The Low-Income Home Energy Assistance Program, also known as the Fuel Assistance Program, provides eligible households with help in paying winter heating bills. The program pays benefits up to a fixed amount based on household income. An additional benefit is available to eligible households having a higher than average energy burden. The Bureau of Energy Programs (BEP) within the DHCD's Division of Neighborhood Services has administrative and fiscal oversight of the U.S. Department of Health and Human Services (DHHS) funded program. The Fuel Assistance program is operated locally by a network of 22 community based organizations across the Commonwealth under contract with DHCD/BEP.

The Division of Neighborhood Services is responsible for planning, implementing and monitoring the delivery of federal and state antipoverty, neighborhood economic development, homelessness prevention, fuel assistance and weatherization programs across the Commonwealth, working in cooperation with the federal government, other state agencies, local and regional non-profits and the private sector.

How it works

The Fuel Assistance Program is designed to assist low-income households to pay their winter heating bills. The program operates between November 1 and April 30 each year. Local administering agencies determine household eligibility based on annualized income. The agencies then make payments for heating bills directly to the primary heat source vendor (oil, propane, wood or coal dealer or gas or electric utility) up to a fixed maximum benefit. Special provisions are made for those households whose heat is included in their rent and/or who reside in public subsidized housing.

Who is eligible

Households with incomes up to 175% of the Federal Poverty level are eligible for the Fuel Assistance Program. Homeowners and renters are both eligible.

(continued)

**Application
process**

The head of the household must apply to the local administering agency each year. The agency mails a recertification application to all households determined eligible the previous year and the applicant is responsible for updating required information. First time applicants must apply in person. Provisions can be made for handicapped and disabled individuals including home visits when necessary. Applicants are responsible for providing household income information, identification, verification of their address, and the name of their primary heat source vendor.

Grants

Actual benefit amounts vary somewhat from year to year dependent on federal funding and anticipated number of applicants.

**For more
information**

For more information please contact the Division of Neighborhood Services at (617)727-7004 or (800)635-8175.



Argeo Paul Cellucci, Governor
Jane Swift, Lieutenant Governor
Jane Wallis Gumble, Director

Massachusetts
Department of Housing &
Community Development
1 Congress Street
Boston, MA 02114

(617)727-7765
<http://www.state.ma.us/dhcd>

The Community Enterprise Economic Development Program

Fact Sheet

The Community Enterprise Economic Development (CEED) program was established by the Massachusetts State Legislature in 1978 to assist low income residents revitalize and eliminate blight in their neighborhood.

The Division of Neighborhood Services is responsible for planning, implementing and monitoring the delivery of federal and state antipoverty, neighborhood economic development, homelessness prevention, fuel assistance and weatherization programs across the Commonwealth, working in cooperation with the federal government, other state agencies, local and regional non-profits and the private sector.

How it works

CEED funds are awarded to selected nonprofit organizations, e.g., community development corporations (CDCs) to support a wide range of neighborhood-based economic development and welfare reform services and activities. These CDCs, in conjunction with local public/private partners, offer target area residents a unique opportunity to assist in planning, organizing, and implementing projects and initiatives that are specifically designed to enhance the quality of life for low income families and individuals throughout the Commonwealth of Massachusetts.

CEED services and activities include, but are not limited to:

- affordable rental and homeownership assistance
- commercial development
- education and literacy programs
- employment and vocational skills training
- entrepreneurial and small business development assistance
- neighborhood crime prevention programs
- youth leadership training
- welfare reform initiatives

(continued)

Who is eligible

Nonprofit entities organized under M.G.L. c. 180 certified under Section 501(c)(3) of the United States Internal Revenue Code.

**Application
process**

Annual competitive grant application process.

**For more
information**

For more information please contact the Division of Neighborhood Services at (617)727-7004 or (800)635-8175.



Argeo Paul Cellucci, Governor
Jane Swift, Lieutenant Governor
Jane Wallis Gumble, Director

Massachusetts
Department of Housing &
Community Development
1 Congress Street
Boston, MA 02114

(617)727-7765
<http://www.state.ma.us/dhcd>

The Community Services Block Grant Program

Fact Sheet

The Community Services Block Grant (CSBG) is a federally funded, poverty reduction program that was created in 1964 to promote and preserve an array of family-oriented programs to enhance the quality of life and encourage self-sufficiency for low-income families and individuals. Each year, Community Action Agencies (CAAs) throughout the United States receive CSBG money to plan and implement a wide range of social service programs such as homelessness prevention, child care, youth development, teen pregnancy prevention, elderly services, educational programs, emergency service, crime prevention, employment training, domestic violence prevention, health services, rural transportation, and small business development.

The Division of Neighborhood Services is responsible for planning, implementing and monitoring the delivery of federal and state antipoverty, neighborhood economic development, homelessness prevention, fuel assistance and weatherization programs across the Commonwealth, working in cooperation with the federal government, other state agencies, local and regional non-profits and the private sector.

How it works

CSBG provides core funding for twenty-five (25) designated CAAs in the Commonwealth of Massachusetts. These CAAs provide a variety of community-based services, programs, and activities that promote self-sufficiency for low income families and individuals residing in each of the commonwealth's 351 cities and towns.

Services provided by CAAs include, but are not limited to:

- affordable housing and homeownership opportunities
- assistance to homeless and "at-risk" families and individuals
- child development programs, including Head Start and center-based day care
- domestic violence counseling and emergency assistance

(continued)

- education and literacy programs
- emergency assistance such as, temporary shelter, hunger prevention, medical assistance, clothing, etc.
- employment and job skills training
- food and nutrition assistance
- fuel and energy assistance
- transportation assistance
- health care

Who is eligible

The existing duly designated CAAs in Massachusetts are eligible to receive CSBG funding under the ninety percent (90%) CAA *entitlement* provision.

Application process

Annual application process restricted to designated CAAs.

For more information

For more information please contact the Division of Neighborhood Services at (617)727-7004 or (800)635-8175.



Argeo Paul Cellucci, Governor
Jane Swift, Lieutenant Governor
Jane Wallis Gumble, Director

Massachusetts
Department of Housing &
Community Development
1 Congress Street
Boston, MA 02114

(617)727-7765
<http://www.state.ma.us/dhcd>

Homeless Intervention and Housing Services Program

Fact Sheet

The Department of Housing and Community Development (DHCD) has integrated the resources of the Homelessness Intercept Program (HIP) and Housing Services Program (HSP) to create a comprehensive support system to prevent low income families from entering shelters by assisting them obtain and retain safe, decent, and affordable housing.

The Division of Neighborhood Services is responsible for planning, implementing and monitoring the delivery of federal and state antipoverty, neighborhood economic development, homelessness prevention, fuel assistance and weatherization programs across the Commonwealth, working in cooperation with the federal government, other state agencies, local and regional nonprofits and the private sector.

How it works

A statewide network of housing and human service organizations provide aggressive housing search/placement, family mediation, landlord-tenant dispute resolution, job counseling, personal finance management and follow-up stabilization for up to one year. The program is designed to maximize the use of rental housing stock and assist low-income tenants remain in their existing housing.

The program is built upon the belief that through effective communication and education, sound tenant/landlord relations can be built.

Any low income family in jeopardy of losing stable housing or in a shelter where the contracted HIP provider is authorized to perform housing assistance is eligible to receive assistance under this program.

Who is eligible

Nonprofit entities organized under M.G.L. c. 180, and certified under Section 501(c)(3) of the United States Revenue Code.

(continued)

**Application
process**

Five year competitive grant application process.

**For more
information**

For more information, please call the Division of Neighborhood Services at (617) 727-7004 or 1 (800) 632-8175.



Argeo Paul Cellucci, Governor
Jane Swift, Lieutenant Governor
Jane Wallis Gumble, Director

Massachusetts
Department of Housing &
Community Development
1 Congress Street
Boston, MA 02114

(617)727-7765
<http://www.state.ma.us/dhcd>

The Community Food and Nutrition Program

Fact Sheet

The Community Food and Nutrition Program (CFNP) is authorized under Section 681A of the Community Services Block Grant Act to coordinate existing private and public food assistance resources to better serve low income families and individuals; assist low-income communities to identify potential sponsors of child nutrition program; and develop and initiate new innovative programs in underserved or unserved areas.

The Division of Neighborhood Services is responsible for planning, implementing and monitoring the delivery of federal and state antipoverty, neighborhood economic development, homelessness prevention, fuel assistance and weatherization programs across the Commonwealth, working in cooperation with the federal government, other state agencies, local and regional non-profits and the private sector.

How it works

Eligible Community Action Agencies (CAAs) apply for federal funding through the Department of Housing and Community Development's (DHCD) Division of Neighborhood Services.

CAAs receive money to:

- to improve the management of existing private and public assistance resources so that the poor will be better served;
- to help identify potential sponsors of child nutrition programs in underserved and unserved areas; and
- to develop innovative approaches to handle the nutritional needs of the poor and hungry.

Who is eligible

Community Action Agencies are eligible to apply for federal assistance.

Application process

Community Action Agencies are selected annually through a competitive grant application process.

For more information

For more information, please call the Division at (617)727-7004 or 1 (800)632-8175.



Argeo Paul Cellucci, Governor
Jane Swift, Lieutenant Governor
Jane Wallis Gumble, Director

Massachusetts
Department of Housing &
Community Development
1 Congress Street
Boston, MA 02114

(617)727-7765
<http://www.state.ma.us/dhcd>

McKinney Emergency Shelter Grant Program

Fact Sheet

The McKinney Emergency Shelter Grant (ESG) program is designed to improve the quality of existing homelessness prevention programs.

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How it works

Services available through a statewide network of housing and service providers to prevent the incidence of homelessness include, but are not limited to:

- short-term subsidies to defray rent and utility arranges for families that have received eviction or utility shut-off notice;
- security deposits for first month's rent to permit a homeless family to move into their own housing unit;
- mediation programs to resolve landlord-tenant disputes;
- legal assistance;
- assistance to prevent foreclosure; and,
- other services and activities that prevent homelessness.

Who is eligible

Nonprofit entities established under M.G.L. c. 180, and 501(c)(3) of the United States Revenue Code to provide emergency shelter and homelessness prevention assistance to low-income families and individuals.

Application process

Annual competitive grant application process.

For more information

For more information please contact the Division of Neighborhood Services at (617)727-7004 or (800)635-8175.



Argeo Paul Cellucci, Governor
Jane Swift, Lieutenant Governor
Jane Wallis Gumble, Director

Massachusetts
Department of Housing &
Community Development
1 Congress Street
Boston, MA 02114

(617)727-7765
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The Low-Income Sewer and Water Assistance Program

Fact Sheet

The Low-Income Sewer and Water Assistance Program (LISAWAP) is designed to provide benefits to low-income families who reside in an area that is adversely affected by excessive sewer and water rates and who are also eligible to receive assistance with home heating costs.

This Division of Neighborhood Services serves Massachusetts' low-income population. The Division is responsible for planning, implementing and monitoring the delivery of federal and state anti-poverty, neighborhood economic development, homelessness prevention, fuel assistance and weatherization programs across the Commonwealth, working in cooperation with the federal government, other state agencies, local and regional non-profits and the private sector.

How it works

Homeowners who are eligible to receive fuel assistance and are LIHEAP certified are eligible to receive benefits toward their combined annual sewer and water bills.

This program is administered through the nonprofit community action agencies. All interested applicants must apply through their local community action agency.

Who is eligible

The applicant must own and reside in their own home and have an income up to 150% of the federal poverty level.

Grants

The benefit level provided to any individual household eligible under the program shall not be greater than 25% of the total annual water and sewer bill for the household with a maximum benefit level of \$200.00.

Formore information

For more information, please call the Division of Neighborhood Services at (617)727-7004 or 1(800)632-8175.



Argeo Paul Cellucci, Governor
Jane Swift, Lieutenant Governor
Jane Wallis Gumble, Director

The Department of Housing
and Community Development
1 Congress Street
Boston, MA 02114

(617)727-7765
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Massachusetts Neighborhood Housing Services

Fact Sheet

The Neighborhood Housing Services (NHS) program was created by the Massachusetts State Legislature under Chapter 490, Section 12 of the Acts of 1980. The program continues to serve as an integral part of the commonwealth's plan to make housing safe and affordable. The program is designed to assist residents and public/private entities to reinvest in declining urban neighborhoods in Boston, Cambridge, Chelsea, Quincy, and Springfield by rehabilitating and making housing affordable for low and income families.

The Division of Neighborhood Services is responsible for planning, implementing and monitoring the delivery of federal and state antipoverty, neighborhood economic development, homelessness prevention, fuel assistance and weatherization programs across the Commonwealth, working in cooperation with the federal government, other state agencies, local and regional non-profits and the private sector.

How it works

The NHS program promotes neighborhood revitalization through partnerships between area residents, local public officials, state government, and local banking and mortgage lending institutions. The program accomplishes its goals by:

- revitalizing older and declining neighborhoods;
- improving housing conditions;
- fostering neighborhood stability;
- stimulating the housing rehabilitation and construction industry; and,
- increasing the availability of housing rehabilitation loans for low and moderate homeowners who would otherwise have limited access to traditional lending sources.

Who is eligible

Nonprofit organizations created to provide neighborhood housing services and related activities.

For more information

For more information please contact the Division of Neighborhood Services at (617)727-7004 or (800)635-8175.

Housing Appeals Commission



Argeo Paul Cellucci, Governor
Jane Swift, Lieutenant Governor
Jane Wallis Gumble, Director

Massachusetts
Department of Housing &
Community Development
1 Congress Street
Boston, MA 02114

(617)727-7765
<http://www.state.ma.us/dhcd>

Housing Appeals Committee

Fact Sheet

The Housing Appeals Committee is a five-member body that adjudicates disputes as they arise under the state's comprehensive permit law, MGL Chapter 40B, sections 20-23. Three members are appointed by the Director of the Department of Housing and Community Development, one of whom must be an employee of that agency. Two members are appointed by the governor, one of whom must be a city councillor, and one of whom must be a selectman.

How it works

The comprehensive permit law allows a local zoning board of appeals (ZBA) to issue a comprehensive permit overriding town zoning and other local regulations. A developer, nonprofit organization or government agency that proposes to build or substantially rehabilitate subsidized low and/or moderate income housing can appeal to the Housing Appeals Committee if the ZBA either denies the comprehensive permit or grants the permit subject to conditions which make the proposal uneconomic. A decision of the Housing Appeals committee may be appealed to the Superior Court.

Who is eligible

Any developer denied an unconditional comprehensive permit by a Zoning Board of Appeals in a city or town with less than 10% of its housing units affordable to low or moderate income persons.

For further information

For more information, please call the Housings Appeal Committee at (617) 727-6192 or visit the Committee's website at www.state.ma.us/dhcd/components/hac.



Argeo Paul Cellucci, Governor
Jane Swift, Lieutenant Governor
Jane Wallis Gumble, Director

Massachusetts
Department of Housing &
Community Development
1 Congress Street
Boston, MA 02114

(617)727-7765
<http://www.state.ma.us/dhcd>

Comprehensive Permit Law

Fact Sheet

Passed in 1969, the Massachusetts Comprehensive Permit Law (Chapter 774 of the Acts of 1969 a.k.a. Chapter 40B of the Mass. General Laws) is designed to increase the supply and improve the regional distribution of low and moderate income housing by allowing a limited override of local requirements and regulations which are inconsistent with local and regional affordable housing needs.

How it works

A proposal to build affordable housing must receive preliminary approval from a state or federal housing program, normally in the form of a Project Eligibility or Site Approval letter. The approval letter and preliminary development plans must be filed with an application to the local zoning board of appeals (ZBA). The ZBA then notifies and seeks recommendations from other local boards, including the:

Planning Board
Survey Board
Board of Health
Conservation Commission
Historical Commission
Water or Sewer Commission
Fire, Police or Traffic department
Building Inspector or similar official

The ZBA must open a hearing within 30 days of receiving an application, to address health, safety, environmental, design, open space and other concerns, and must render a decision within 40 days of the hearing.

In rendering its decision, the board acts on behalf of all other town boards and officials, but only with regard to matters where local restrictions are more stringent than state requirements. The board may issue *a single comprehensive permit which subsumes all permits and approvals normally issued by other local boards*. The ZBA

(continued)

can also include reasonable conditions in the comprehensive permit.

If an application for a permit is denied or granted with conditions that would make construction economically unfeasible, the developer may, within 20 days of the decision, appeal the ZBA's decision to the Housing Appeals Committee. However, no appeal is allowed if more than 10% of the municipality's total housing units are subsidized low and moderate income housing units. A decision of the Housing Appeals Committee may be appealed to the Superior Court.

Prior to construction, the applicant must present final detailed construction plans to the building inspector.

Who is eligible

Any public agency, non-profit organization, or limited dividend organization (i.e. a developer who agrees to limitations on profits).

**For further
information**

For further information, please contact the Housing Appeals Committee at (617) 727-6192 or visit the Committee's website at www.state.ma.us/dhcd/components/hac.

Commission on Indian Affairs

commission on indian affairs



Argeo Paul Cellucci, Governor
Jane Swift, Lieutenant Governor
Jane Wallis Gumble, Director

Massachusetts
Department of Housing &
Community Development
1 Congress Street
Boston, MA 02114

(617)727-7765
<http://www.state.ma.us/dhcd>

The Commonwealth of Massachusetts Commission on Indian Affairs

Fact Sheet

The Massachusetts Commission on Indian Affairs (MCIA) is housed within the Department of Housing and Community Development (DHCD). It is mandated to have seven members who are appointed by the governor. All of the members shall be of American Indian descent and shall represent the major tribes and American Indian populations located within the commonwealth. All members are appointed for three-year terms.

MCIA was created to investigate problems common to American Indians and persons of American Indian descent who are residents of the commonwealth. It shall assist tribal councils, Indian organizations and individuals in their relationship with agencies of state and local government, assist with social services, education, employment opportunities, health, housing problems, civil rights, legal aid, treaties, taking of a census of Indian residents, and any other rights or services concerning Indian residents of the commonwealth.

MCIA, in accordance with the Massachusetts Unmarked Burial Law, investigates the discovery of unmarked native graves, and in consultation with the Massachusetts Historical Commission, determines the disposition of the remains.

MCIA may make recommendations to the director of DHCD concerning programs and policies that will best serve the interest of the American Indian residents of the commonwealth. It shall make an annual report of its activities to the director and shall file a copy thereof with the clerks of the senate and house of representatives.

MCIA determines eligibility for students receiving Native American Tuition Waivers to Massachusetts State Educational Institutions.

For more information, please call (617) 727-6394, ext. 119.



Argeo Paul Cellucci, Governor
Jane Swift, Lieutenant Governor
Jane Wallis Gumble, Director

Massachusetts
Department of Housing &
Community Development
1 Congress Street
Boston, MA 02114

(617)727-7765
<http://www.state.ma.us/dhcd>

Massachusetts Neighborhood Crime Watch Commission

Fact Sheet

The Massachusetts Neighborhood Crime Watch Commission (MNCWC) was established in October 1992. The Commission was created to assist in the establishment of neighborhood crime watch programs across the state, and to help coordinate existing agencies and organizations with an interest in crime watch activities. To date, the Commission has successfully trained law enforcement personnel, organized statewide crime watch activities, and raised the awareness and importance of effectively organized local crime watch programs.

The MNCWC has successfully partnered with DHCD to provide a comprehensive approach to assist communities in the development of improving and sustaining quality of life issues within neighborhoods across the state. As DHCD assists in the development of the quality of cities and towns, the MNCWC provides technical assistance to police, community organizations, public housing officials, and residents to sustain the developed areas by practices crime prevention strategies and partnering with neighbors to detect and properly report criminal activity.

What Does the Commission Do?

- Advise the Governor on the development and support of local and statewide crime watch groups and programs.
- Initiate crime watch collaborations among residents, law enforcement agencies, public officials, and local organizations to facilitate stronger community crime prevention activities.
- Host regional trainings to encourage the exchange of crime watch information between law enforcement officials.
- Provide Massachusetts' residents and law enforcement officials with the most current crime prevention programs and assist with means to implement strategies and projects.
- Coordinate special crime prevention projects for the elderly and citizens residing in public housing developments.
- Document and account for the number of active neighborhood crime watch groups throughout Massachusetts.
- Coordinate statewide special crime watch projects and events to encourage citizen participation and promote the benefits of community policing.

Who serves on the Commission?

A Commissioner is appointed by Governor Argeo Paul Cellucci on the basis of experience with community crime watch, crime prevention work, and additional civic responsibilities. All Commissioners serve on a voluntary basis at the discretion of the Governor.

Programs

Neighborhood Crime Watch

Neighborhood Crime Watch is a resident based program where citizens, in cooperation with their local law enforcement agency, directly participate in the detection and prevention of crime. Other names for Neighborhood Watch are: Citizens Crime Watch, Home Alert, or Block Watch. Citizens involved in Neighborhood Crime Watch are trained how to recognize suspicious or criminal activities and report these activities to the police. These Neighborhood Crime Watch citizens communicate with one another regarding current activities happening in their area. By sharing information with one another, everyone is able to recognize common versus uncommon neighborhood activity.

Park Watch

Park Watch is a cooperative effort to encourage crime prevention practices by park staff, law enforcement officers, and park visitors, to ensure a safe and crime-free park environment.

Waterfront Crime Watch

Waterfront Crime Watch is a statewide program designed to educate and encourage citizens to recognize and report suspicious and criminal activity on and around the water. The program is designed to provide educational materials and training to harbormasters, local, state and federal law enforcement agencies; and to promote the practice of crime prevention and safety strategies in partnership with residents across the Commonwealth.

Crime Busters

Crime Busters is a program where drivers of business vehicles report, via radio, any suspicious behavior witnessed in areas where company drivers provide service. Drivers communicate criminal and/or suspicious activity either directly to the police or to a company dispatcher, who is trained to forward detailed information to the police. Drivers receive training on observation techniques by either the MNCWC or a local police officer. Information is provided to help drivers identify what constitutes criminal or suspicious activity.

Campus Watch

The Massachusetts Campus Watch Program is a statewide initiative which promotes communication between the campus community and campus police/public safety officers. Organized by the Massachusetts Neighborhood Crime Watch Commission (MNCWC) and private and public colleges and universities across the state, the program serves as an additional crime watch resource to the general community.

For more information

For more information, please contact the Massachusetts Neighborhood Crime Watch Commission at 1-888-80WATCH, or <http://www.state.ma.us/dhod/components/crimewatch>.

Quasi-Public Agencies

Quasi Public Agencies

Affiliated quasi-public agencies are involved with DHCD in many of the programs described in this material. Following are short descriptions of the agencies themselves.

MASSACHUSETTS COMMUNITY DEVELOPMENT FINANCE CORPORATION

The Community Development Finance Corporation (CDFC) provides flexible funding for small business, economic development, housing, commercial and real estate development projects with a demonstrated potential for public benefit.

CDFC assistance aims to increase employment and affordable housing opportunities in low income areas in Massachusetts and is offered through partnerships with local community development corporations. Most projects involve private investors in partnerships with public sector institutions to assist local development efforts.

CDFC programs include:

- The Venture Capital Program - debt and equity financing for small businesses with investment ranging from \$100,000 to \$250,000 and CDFC providing up to one-third of total project financing.
- The Real Estate Program - flexible short-to-medium term financing for CDC sponsored real estate projects designed to help CDCs strengthen their capacity to develop affordable housing and to revitalize commercial and industrial property. CDFC can provide 20% of a project cost, up to \$250,000 for specific recoverable development expenses.
- Contractor Bond Program - assists minority and women construction contractors to meet surety standards so they can qualify for bid, payment and performance bonds.
- Thrift Fund for Economic Development - CDFC is one of five loan origination agencies for a \$100 million direct lending pool funded by savings banks for business investment.

- Urban Initiative Fund - expands the capacity of minority owned businesses and community organizations through loans, grants and technical assistance in order to strengthen minority entrepreneurship, expand employment options and integrate the goals of economic development with those of human service programs and small business

- Commonwealth Enterprise Fund, Inc. - provides capital as well as management and technical assistance for minority and disadvantaged businesses in Massachusetts

CONTACT: (617) 482-9141 or (617) 482-7129.

COMMUNITY ECONOMIC DEVELOPMENT ASSISTANCE CORPORATION

The Community Economic Development Assistance Corporation (CEDAC) was created by the legislature in 1978 to increase the amount of affordable housing and to foster the revitalization of economically distressed areas by providing a range of development assistance programs to nonprofit development corporations throughout the Commonwealth.

Following are some CEDAC programs:

- Technical Assistance Advances (TAA) - low interest loans to cover mortgageable predevelopment costs and allow contractors to gain site control.
- Front Money Loans - additional financing for predevelopment costs.
- Site Control Loan Program - loans to nonprofit developers to secure privately-owned sites.
- Spot Technical Assistance - expedited small loan program which allows staff review rather than CEDAC board review.
- Child Care Capital Investment Fund - technical assistance and term loans to metro Boston area child care providers to finance facilities' related capital spending.

CONTACT: (617) 727-0506.

MASSACHUSETTS DEVELOPMENT FINANCE AGENCY

The Massachusetts Development Finance Agency was created in December 1995 as the affiliation of the Massachusetts Government Land Bank (Land Bank) and the Massachusetts Industrial Finance Agency (MIFA). The purpose of the agency is to support economic and community development through a variety of loan, guarantee and bond financing programs. In addition, the Massachusetts Development Finance Agency is responsible for several large-scale development projects statewide. For example, the agency is owner and lead developer for the Fort Devens Redevelopment project, and is the management authority for the Jodrey State Fish Pier in Gloucester.

Financing programs offered by the Massachusetts Development Finance Agency include the following:

- **Predevelopment Assistance Program:**

Provides pre-construction monies for economic development projects. Ranging from \$5,000 to \$25,000 these funds can be used for a variety of purposes including environmental testing, market analysis and traffic studies.

- **Direct Loan and Loan Guarantee Programs:**

- Economic Development Financing Program
- Residential Financing Program
- Emerging Technology Fund
- Direct Loans and Guarantees
- Massachusetts Export Finance Guarantee Program
- Massachusetts Export Partnership Program
- Export-Import Bank of the United States Umbrella Policy Program

- **Bond Programs:**

- Tax-exempt Industrial Development Bonds (IDBs)
- Tax-exempt Lease/Purchase Program
- Tax-exempt Bonds for Environmental Entities
- Non-profit Bonds for Education and Cultural Borrowers
- Tax-exempt Bonds for Long Term Care
- Taxable Bonds

CONTACT: (617) 451-2477.

MASSACHUSETTS FINANCE HOUSING AGENCY

The Massachusetts Housing Finance Agency (MHFA) was created 25 years ago by the legislature to expand rental and homeownership opportunities for low and moderate income households. MHFA funds its programs through the sale of taxable or tax-exempt bonds to private investors. In joint programs with DHCD, MHFA has recently focused its efforts on preserving existing rental housing and supporting community reinvestment while promoting the provision of human services in assisted housing developments.

MHFA has also recently begun financing the development of affordable special needs housing. MHFA's Elder CHOICE program finances the development of assisted living residences for frail elders. The Option for Independence program finances group homes for former residents of state hospitals.

MHFA operates a variety of single-family homebuyer and home-improvement programs including mortgage financing, homebuyer counseling, mortgage credit certificates, rehabilitation, home improvement and lead paint abatement financing and mortgage insurance. MHFA also offers incentives to developers and purchasers to stimulate the sale of slow-moving or regulator-held properties. MHFA's programs are offered in cooperation with DHCD and in many cases, in tandem with DHCD resources such as federal tax credits.

CONTACT: (617) 854-1000 for information on multi-family programs and (617) 854-1020 for information on single-family programs.

MASSACHUSETTS HOUSING PARTNERSHIP FUND

The Massachusetts Housing Partnership Fund (MHP Fund) is a public agency, established by the Legislature in 1985 and financed by the banking industry, to support affordable housing and neighborhood development. The Fund provides communities, local housing partnerships, and non-profit and for-profit developers with technical assistance and below-market financing to create affordable rental housing and homeownership opportunities to revitalize and stabilize neighborhoods.

The Fund was originally capitalized by the state's savings and

cooperative banks. Since 1990, under the provisions of an interstate banking law, the MHP Fund has secured more than \$180 million in below-market financing from six banking institutions as a condition of their acquiring banks in Massachusetts. The MHP Fund operates at no cost to the state's taxpayers.

Programs offered by MHP Fund include:

- Permanent Rental Financing Program - provides long-term fixed rate financing for affordable rental properties of five units or more. Open to for-profit and non-profit borrowers; offers terms of up to 20 years and amortization up to 30 years. Loans range from \$1,000,000 to \$2 million
- Bridge Financing Program - offers bridge loans of \$250,000 to \$5 million to affordable housing developments receiving federal Low Income Housing Tax Credits
- Soft Second Loan Program - helps low and moderate income buyers purchase their first homes. A joint venture between MHP and DHCD, the program is available through participating local banks in more than 120 communities.
- Technical Assistance Fund - helps bring distressed properties back on line as affordable housing. The program provides up to \$3,000 in professional services to assess the soundness and financial feasibility of individual properties and up to \$8,000 for a related cluster of properties on one street or within a block.
- Lead-Free Loan Program - offers guaranties of bank loans to help investor-owners delead their multifamily properties and provide housing that is both safe and affordable.

Since its inception, MHP Funds has organized housing partnerships in over 200 communities, provided support to more than 100 community-based non-profit organizations and helped more than 50 banks develop and introduce innovative financing programs.

CONTACT: (617) 338-7868.

Glossary of Terms

40B - Anti-Snob Zoning Statutes (formerly C.774)
40D - Statute creating industrial development finance bonding
108 - Federal loan program within CDBG
145 - Executive Order requiring estimate of costs to local Governments of State Actions
121A - Statute requiring Payment in Lieu of Taxes
121C - Statute establishing Economic Development and Industrial Corporation
200 - Statute governing construction of state-assisted low-income family housing. Preference given to veterans. No new developments since 1955.
215 - Executive Order requiring that discretionary state funding be withheld from municipalities that are unreasonably restrictive in their housing practices
227 - Executive Order requiring participation of minority contractors in substantial state contracts
237 - Executive Order requiring certain percentages of State general fund monies be budgeted for minority contractors
667 - Statute governing construction of state-assisted elderly housing
689 - Statute governing construction of state-assisted housing for the handicapped
705 - Statute governing construction of state-assisted family housing
707 - State Housing Rental Subsidy, now known as the Massachusetts Rental Voucher Program or MRVP
774 - Anti-Snob Zoning Statutes (now known as C.40B, §20-23)
Advance Planning Grant - issued under URDG to communities to prepare Urban Renewal Plan
AHVP - Alternative Housing Voucher Program
ASAP - Acquisition Set-Aside Program
BMIS - Budget Management Information System
BOAST - Budget, Occupancy, Administration, Standards of Health and Safety and Tenant Services Program
Bureau of Chapter 707 - formerly name of Mass. Rental Voucher Program or MRVP
Bureau of Energy Programs - Bureau of DHCD
Bureau of Housing Development & Construction - Bureau of DHCD
Bureau of Asset Management - Bureau of DHCD
Bureau of Local Economic Development - Bureau of DHCD
Bureau of Neighborhood Services and Economic Opportunity- Bureau of DHCD
Bureau of Planning and Municipal Management - Bureau of DHCD
Bureau of Section 8 - former name of Bureau of Federal Rental Assistance, a Bureau of DHCD
Bureau of Small Cities - former name of Bureau of Community and Economic Development, a Bureau of DHCD
CAA - Community Action Agency
CARD - Commercial Area Revitalization District
CAS - Community Action Statement; self evaluation and planning program for cities and towns
CDAG - Community Development Action Grant
CDBG - Community Development Block Grant
CDC - Community Development Corporation
CDFC - quasi- public agency - Community Development Finance Corporation
CDWAP - component of the state's weatherization program, WAP
CEDAC - quasi-public agency - Community Economic Development Agency
CEED - Community Enterprise Economic Development
CEF - Commonwealth Enterprise Fund, Inc. - program of CDFC
CFA - Contract for Financial Assistance (used for housing authorities)
CFNP - Community Food & Nutrition Program

CHAPA - Citizens Housing And Planning Association
 CHDOs - Community Housing Development Organizations
 CIIS - Capital Improvement Inventory System
 CIP - Capital Improvement Plan (required of housing authorities for modernization grants)
 Commission on Indian Affairs - Commission in DHCD
 Comprehensive Permits - issued by ZBAs to developers building affordable housing under Chapter 40B
 Contractor Bond Support Program - CDFC program
 Co-op Housing Initiative - Land Bank program
 CORI - Criminal Offenders Records Information
 CSBG - Community Service Block Grant
 CSCP - Comprehensive Statistical Community Profile
 DHHS - federal Department of Health and Human Services
 Division of Community Services - division of DHCD
 Division of Public Housing and Rental Assistance- division of DHCD
 Division of Private Housing - division of DHCD
 Division of Neighborhood Services- division of DHCD
 DOE - federal Department of Energy
 Downtown Partnership - formerly Main St.
 DSM - Demand Side Management
 Early Project Assistance - MHP program
 Economic Development Financing Program - program under former Land Bank
 EDIC - Economic Development and Industrial Corporation
 EDSA - Economic Development Set-Aside- now known as Massachusetts Community Capital Fund
 EFG - Equity Financing Guarantee - CEDAC program
 EHP - McKinney Emergency Community Services Homeless Grant
 Enterprise Zone - one of the categories of zones to create an Economic Opportunity Area
 EOA - Economic Opportunity Area
 EOAF - Executive Office of Administration and Finance
 EOEA - state Executive Office of Economic Affairs
 EOEA - state Executive Office of Environmental Affairs
 EOHHS - state Executive Office of Health and Human Services
 Family Self-Sufficiency Demonstration Program
 Family Unification Program
 Fannie MAE, or FNMA - Federal National Mortgage Association
 Federal Grantsmanship Program
 Front Money Loans - CEDAC program
 GMIS - Grants Management Information System
 Governor's Alliance Against Drugs
 HAC - Housing Appeals Committee - quasi-judicial body administered by DHCD
 HDSP - Housing Development Support Program
 HEARTWAP - component of the state's weatherization program, WAP
 HHS - Hard-to-House Homeless Demonstration
 HIF - Housing Innovation Fund
 HIP - Homelessness Intercept Program
 HOFI - Housing Overstock and Foreclosure Initiatives

HOME - (Not an acronym) federal low income housing production, rehabilitation, rental assistance and homeownership program

HOP - Homeownership Opportunities Program

HOPE - Homeownership and Opportunity for People Everywhere

Housing Venture Fund - MHP program

HSP - Housing Support Program

HUD - Federal Department of Housing and Urban Development

HWFSSC - Hazardous Waste Facility Site Safety Council

IDFA - Industrial Development Financing Authority

Land Bank - former name of the quasi-governmental agency now known as the Mass. Development Finance Agency

LGAC - Local Government Advisory Committee - local officials who meet bi-monthly with the Governor and Lt. Governor

LHA - Local Housing Authority

LIHEAP - Low Income Home Energy Assistance Program

LIHTC - Low Income Housing Tax Credit

LIP - Local Initiative Program

LISAWAP - Low Income Sewer and Water Assistance Program

Main Street - now known as Downtown Partnership

Massachusetts Community Capital Fund, formerly known as EDSA

MASSCAPA - Massachusetts Community Action Program Directors Association

MHFA - quasi-public agency - Massachusetts Housing Finance Agency

MHP - quasi-public agency - Massachusetts Housing Partnership

Microenterprise Demonstration Program

MIFA - quasi-public agency - Massachusetts Industrial Finance Agency

MIGS - Municipal Incentive Grants

MNCWC - Massachusetts Neighborhood Crime Watch Commission

MRP - Section 8 Moderate Rehab Program

MRVP - Massachusetts Rental Voucher Program - formerly known as 707 Program

MSCP - Massachusetts Small Cities Program, now known as Massachusetts Community Development Block Grant Programs

NHS - Neighborhood Housing Services

OAF - Office of Administration and Finance - provides administrative and fiscal oversight, assistance, and control for all DHCD programs

Office of the Chief Counsel - provides legal oversight for DHCD

OREO - definition; Other Real Estate Owned, foreclosed property

PBA - Project Based Assistance

Peer-to-Peer Technical Assistance - state assistance program for local governments

PH - McKinney Permanent Housing for the Handicapped Homeless

PMIS - Personnel/Payroll Management Information System

PUBWAP - subset of the state's weatherization program, WAP

PVE - Petroleum Violation Escrow funds

PILOT - Payment in Lieu of Taxes

Public Housing Self-Sufficiency Demonstration Program

Quasi-Public Agencies - such as MHFA, MHP

RDAL - Rental Development Action Loan

Ready Resource - quick access to job creation/infrastructure

REO - definition; Real Estate Owned, foreclosed property

Residential Financing Program - program of former Land Bank

RFP - Request for Proposal
ROC - Reclaim Our Community
SAFPHM - State Aided Federal Public Housing Modernization
SCLP - Site Control Loan Program - CDFC program
Section 8 - federal rental subsidy
SHARP -State Housing Assistance for Rental Production
ShelterWAP - subset of the state's weatherization program, WAP
Short Term Technical Assistance Fund - MHP program
Small Business Incubator Program - program of former Land Bank
Small Cities - federal block grants now known as Community Development Block Grants
Small Loan Guarantee Program - CDFC program
Soft Second - first time home buyers program
Special Projects - CSBG funded program for the poor
Spot Technical Assistance - CEDAC program
SRO - Single Room Occupancy
TAA - Technical Assistance Advances - CEDAC program
TAP - Tenant Assistance Program
TELLER - Tax Exempt Local Loans to Encourage Rental Production; inactive
Thrift Institution Fund for Economic Development - CDFC program
TQM - Total Quality Management
URDG - Urban Revitalization Development Grant
WAP - Weatherization Assistance Program
ZBA - local Zoning Board of Appeals